



PHD

Significant others: the influence of support relationships and the Livelihood Empowerment Against Poverty (LEAP) cash transfer programme on the wellbeing of vulnerable urban people in Ghana

Attah, Ramlatu

Award date:
2017

Awarding institution:
University of Bath

[Link to publication](#)

Alternative formats

If you require this document in an alternative format, please contact:
openaccess@bath.ac.uk

Copyright of this thesis rests with the author. Access is subject to the above licence, if given. If no licence is specified above, original content in this thesis is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International (CC BY-NC-ND 4.0) Licence (<https://creativecommons.org/licenses/by-nc-nd/4.0/>). Any third-party copyright material present remains the property of its respective owner(s) and is licensed under its existing terms.

Take down policy

If you consider content within Bath's Research Portal to be in breach of UK law, please contact: openaccess@bath.ac.uk with the details. Your claim will be investigated and, where appropriate, the item will be removed from public view as soon as possible.

**Significant others: the influence of support
relationships and the Livelihood
Empowerment Against Poverty (LEAP) cash
transfer programme on the wellbeing of
vulnerable urban people in Ghana**

Ramlatu Attah

A thesis submitted for the degree of Doctor of Philosophy

University of Bath
Department of Social & Policy Sciences
August 2017

COPYRIGHT

Attention is drawn to the fact that copyright of this thesis rests with the author. A copy of this thesis has been supplied on condition that anyone who consults it is understood to recognise that its copyright rests with the author and that they must not copy it or use material from it except as permitted by law or with the consent of the author.

This thesis may be made available for consultation within the University Library and may be photocopied or lent to other libraries for the purposes of consultation

Table of contents

List of tables and figures	vi
Acknowledgements	vii
Abstract	viii
List of abbreviations	ix
1 Introduction	10
1.1 The story of two widows: negotiating wellbeing in an urban context	10
1.2 Cash transfers within social protection discourse	13
1.3 Research objectives: a broader approach to cash transfer research	14
1.4 Structure of thesis	16
2 Social protection in Sub Saharan Africa	19
2.1 Introduction	19
2.2 The rise of social protection in Sub Saharan Africa	19
2.2.1 Social Risk Management perspective	20
2.2.2 The rights-based perspective	21
2.2.3 Transformative Social Protection	23
2.3 Social Cash Transfers in Africa: key debates	24
2.3.1 Conditionality	26
2.3.2 Targeting	31
2.3.3 Graduation and complementary services	36
2.3.4 Social relationships	40
2.4 Evolution of social protection in Ghana	48
2.4.1 Provision of social protection in the Gold Coast	48
2.4.2 Provision of social protection in the post-colonial era (1960-1980)	49
2.4.3 Social protection in the neo-liberal phase	51
2.4.4 An overview of the LEAP programme in Ghana	54
2.5 Conclusions	60
3 Social relationships and wellbeing	61
3.1 Introduction	61
3.2 Understanding social relationships	61
3.2.1 Relationships as assets, capital or resources	61
3.2.2 Social relations as types of network	65
3.3 Three models of social relationships	68
3.3.1 Dyadic relationships	68

3.3.2	Defined group relationships	70
3.3.3	Abstract relationships	72
3.4	Wellbeing	74
3.4.1	Dimensions of wellbeing	76
3.4.2	Mainstream approaches to wellbeing: towards a relational approach to wellbeing	77
3.4.3	How social relationships facilitate wellbeing	81
3.4.4	Applying the relational wellbeing framework to the assessment of cash transfers	83
3.5	Social relationships and wellbeing in urban Ghana	84
3.5.1	Relationships and wellbeing within the kinship system	85
3.5.2	Relationships and wellbeing within friendship groups	89
3.5.3	Relationships and wellbeing within welfare groups	89
3.5.4	Relationships and wellbeing within occupation-related associations	91
3.5.5	Relationships and 'ill-being'	92
3.6	Conclusion	94
4	Methodology	96
4.1	Introduction	96
4.2	Conceptual framework and research questions	97
4.2.1	Operationalizing social relationships of reciprocity	99
4.3	Research approach and tools	100
4.3.1	Qualitative Longitudinal Research (QLR)	100
4.3.2	Data collection tools	103
4.4	Fieldwork implementation	106
4.4.1	Negotiating community entry and understanding the context	107
4.4.2	Sampling	108
4.4.3	Design of data collection instruments	110
4.4.4	Seeking consent from respondents	112
4.4.5	The pilot	112
4.4.6	Recruitment research assistants	113
4.4.7	Training of research assistants	115
4.4.8	Data collection	116
4.4.9	Data management and analysis	122
4.5	Ethical considerations	126
4.6	Key reflections on relationships and positionality	128
4.7	Conclusion	131

5	The research context	133
5.1	Introduction	133
5.2	The research districts	133
5.3	The three study communities	138
5.4	Portrait of the 18 LEAP respondents	140
5.4.1	Methodology for developing a typology of respondents	140
5.4.2	A typology of respondents' wellbeing	145
5.5	Conclusion	151
6	Significant others: respondents' support networks and relationships	152
6.1	Introduction	152
6.2	Overview of social networks	153
6.2.1	Illustrative case studies	153
6.2.2	Aggregated characteristics of social networks	156
6.3	Support networks: exploring possible typologies	168
6.4	Understanding the motivations and rationalities in relationships	171
6.4.1	Conceptualization of family	171
6.4.2	Dynamics of exchanges within close family relationships	172
6.4.3	'Second or other relatives'	178
6.4.4	Non-kinship relationships	181
6.5	Conclusion	186
7	Impact of LEAP on wellbeing	188
7.1	Introduction	188
7.2	The LEAP programme in the context of Ashaima and Kpone Katamanso District	189
7.3	How do beneficiaries use their LEAP transfers?	194
7.4	Direct effects of LEAP on wellbeing	198
7.4.1	LEAP and satisfaction of material needs	198
7.4.2	LEAP and satisfaction of emotional needs	205
7.4.3	LEAP and satisfaction of cognitive needs	208
7.5	Indirect effects of LEAP on wellbeing	214
7.6	Conclusion	220
8	Discussion and conclusion	226
8.1	Introduction	226
8.2	Response to research objectives	227
8.2.1	How social support relationships contribute to wellbeing (objective 1)	227
8.2.2	Cash transfers, relationships and wellbeing outcomes (Objective 2)	230

8.2.3	From findings to broader social protection debates	231
8.2.4	Methodological contribution	236
8.3	Limitations and areas for further research	237
8.4	Concluding remarks	239
References		242
Annex A	Respondent profiles	260
A.1	Korkor	260
A.2	Abukari	262
A.3	Sanatu	264
A.4	Sherifa	265
A.5	Salamatu	266
A.6	Jemila	268
A.7	Issah	269
A.8	Talhatu	271
Annex B	Support network visualizations	273
B.1	Abukari	273
B.2	Adiata	274
B.3	Boateng	275
B.4	Betty	276
B.5	Cynthia	277
B.6	Esther	278
B.7	Habiba	279
B.8	Issah	280
B.9	Jamila	281
B.10	Korkor	282
B.11	Latif	283
B.12	Mariam	284
B.13	Musa	285
B.14	Nartey	286
B.15	Salamatu	287
B.16	Sanatu	288
B.17	Sherifa	289
B.18	Talhatu	290

List of tables and figures

Figure 1	Conceptual framework.....	97
Figure 2	Timeline of fieldwork implementation process.....	107
Figure 3	An example of a social mapping exercise.....	118
Figure 4	Makeshift shelters as permanent features of present day Ashaima	135
Figure 5	Emphasis on materiality in respondent's perception of wellbeing.....	141
Figure 6	Distribution of network members over ties	168
Figure 7	Interview and payment schedule.....	194
Figure 8	Frequency of terms in discussion about the uses of LEAP transfers.....	196
Figure 9	Betty's table top business	203
Table 1	Examples of social protection programmes in Ghana	54
Table 2	LEAP monthly payment	58
Table 3	Illustrative example of the conceptual framework for analysis of relational wellbeing ...	83
Table 3	Research questions.....	98
Table 4	Phases in data collection processes and tools used	110
Table 5	List of support generators used	120
Table 6	Classification of transcripts	123
Table 7	Ways of reading longitudinal matrices.....	124
Table 8	District profiles: Ashaima and Kpone Katamanso	137
Table 9	Respondents against wellbeing typologies	143
Table 10	The structure of social networks	158
Table 11	The structure of networks	159
Table 12	Frequency of exchanges given and received.....	162
Table 13	Frequency and type of support given within network.....	165
Table 14	Type of support.....	166
Table 15	Typology and qualifying criteria	169
Table 16	Thematic areas from discussions on how LEAP influences material needs	205
Table 17	Thematic areas from discussions on how LEAP influences emotional needs.....	207
Table 18	Thematic areas from discussions on how LEAP influences cognitive needs.....	214
Table 19	Thematic areas from discussions how wellbeing outcomes of LEAP are mediated through relationships.....	220
Box 1	Researcher-respondent relationship	132
Box 2	A snapshot of a destitute respondent: Adiata's story.....	146
Box 3	A snapshot of surviving respondents: Cynthia's story	149
Box 4	A snapshot of surviving respondents: Musa's story.....	150
Box 5	Case Study: Boateng.....	222
Box 6	Case Study: Betty	224

Acknowledgements

There is a West African saying that “one does not thank their own.” However, I would like to circumvent this as I am hugely indebted to my own *significant others*.

First, I would like to thank my supervision team Professor James Copestake and Dr Roy Maconachie, both of whom have helped shape me intellectually. In particular, I am grateful to James, who from the very beginning made me the envy of other colleagues undergoing this journey, by being not just a supervisor, but a great mentor. I am grateful that he allowed me a great deal of intellectual freedom, never imposing his ideas, and always trusting me when I said “I am getting there.” I am also grateful for his patience and understanding of the extremely challenging circumstances under which this thesis was written - combining a full-time job with a part-time PhD.

I am also grateful to my parents. My dad, for all the sacrifices he has made and continues to make for my siblings and me. His constant reminder that if he, a retiree, could complete a PhD on time, then so could I, kept me going. I am grateful to my mother for her support and words of encouragement. I am thankful to her for instilling in me the values of commitment, dedication and hard work. I thank my siblings Feruzah and Muktar for being patient with me on the many weekends I promised to visit them at university but had to cancel.

I thank my husband, Yussif, for his endless love and patience over the years. I thank him for encouraging me to start this journey in the first place. But I am especially grateful for the sacrifices he has made, for putting on hold many important life decisions while I tried to finish this course. I am thankful to my second mother, Mama Firinne, for taking me as her very own and for always being there. I first heard of a PhD from you, sitting in your living room floor writing a GCSE English essay aged just fifteen. What a journey it has been!

I would like to thank my research assistants Wahab, Bortey, Patrick, and Lawrence for their invaluable assistance and for the many interesting discussions we had during the fieldwork. I thank them for their patience and friendship which continues beyond this research. I am grateful to my friend Habib, for his encouragements. To the “Ghanaian Maties” - Irene, Dzifa, Issah, Prince and James at the University of Stellenbosch where I spent the last few months of this journey. I am grateful to you for making me feel part of a community and for making me feel at home.

I am thankful to the Department of Social and Policy Science Faculty Research Funds for funding the fieldwork, and to the Global Research Scholarship Scheme through the University of Bath international office for funding my stay at the University of Stellenbosch as an affiliate researcher. Lastly, I am especially grateful to all the participants in this study for giving up their time and for generously sharing their experiences with me.

Abstract

This thesis has two main objectives. First, it investigates how social support relationships - embedded within kinship systems, friendship networks and associational groups - contribute to the wellbeing of cash transfer beneficiaries in two urban districts in Ghana. Second, it explores how a formal social protection programme affects the wellbeing of beneficiaries both directly and indirectly via its effect on these other support relationships. The thesis takes the Ghana Livelihood Empowerment Against Poverty (LEAP) cash transfer programme as a case study, examining how it is implemented in practice within an urban setting, and how social support relationships influence its effect on the wellbeing of cash recipients.

Throughout this thesis wellbeing is used as a discursive space for looking at the often neglected non-material dimensions of wellbeing. In particular, it takes a relational wellbeing approach which emphasises how material, emotional and cognitive dimensions of wellbeing are embedded in social relationships. It uses a Qualitative Longitudinal Research (QLR) approach, complemented by a qualitative social network analysis to map the constellation of relationships on which urban recipients of LEAP transfers rely, and to explore the motivations and rationalities underpinning them.

The findings of the thesis add to existing research on social relationships and cash transfers in Africa by extending the analysis to a contemporary urban context. They challenge the assumption that urban residents can draw upon a vibrant support system, by finding that such relationships can be unreliable, provide inadequate support and can be associated with exclusion and marginalization. In addition, the thesis finds that norms underpinning support relationships are constantly being reshaped and challenged. The thesis also highlights the important but diverse effects that formal social protection programmes can have on material, emotional and cognitive wellbeing of recipients, both directly and indirectly via their effect on other significant social relationships of beneficiaries.

List of abbreviations

AMA	Accra Metropolitan Assembly
ASHMA	Ashaima Municipal Assembly
CBT	Community Based Targeting
CLIC	Community LEAP Implementation Committee
DCE	District Chief Executive
DLIC	District LEAP Implementation Committee
DSWO	District Social Welfare Officer
FAO	Food and Agriculture Organization
HIPC	Highly Indebted Poor Country
KKDA	Kpone Katamanso District Assembly
LEAP	Livelihood Empowerment Against Poverty
NHIS	National Health Insurance Scheme
NSPS	National Social Protection Strategy
QLR	Qualitative Longitudinal Research
RBA	Rights Based Approach
SAP	Structural Adjustment Policy
SCT	Social Cash Transfer
SRM	Social Risk Management
SSSC	Social Services Sub Committee
TMA	Tema Metropolitan Assembly
URADEP	Upper Region Agriculture Development Programme

1 Introduction

1.1 The story of two widows: negotiating wellbeing in an urban context

In the densely populated slum of Community A¹, a suburb of Accra, lives Mariam, a 73 year old widow. She exhibits a composed, gracious and respectable demeanour, perhaps a reflection of her position as a great grandmother and matriarch in her household. Mariam lives with her four daughters aged between 27 and 45. Between them, there are 6 grandchildren and 1 great grandchild.

A narrow entrance way leads to Mariam's compound, which is always quiet and neatly kept. On each of our visits we greet *Salamu Alaikum* to alert someone that we are here, and ask for Mariam. Our conversations take place in Mariam's room as she suffers from a leg ailment which restricts her movement.

For Mariam, *"wellbeing is being able to live well with your family."* She describes the wellbeing of her household as *"poor."* She explains that *"to live well, in this community, you need to have a good job. We don't have a lot of work in this community, the only good work you can do is petty trading. Selling things that people use on a daily basis. In my household, our wellbeing is poor because we don't have a regular income. Sometimes my grandchildren don't go to school because we don't have money... and it is not every day that we are able to afford food."* Mariam makes this link between wellbeing and precarious livelihoods several times in our discussions. Three of her children are petty traders while one is unemployed. Her unemployed daughter, Ameriya, had stopped working in recent months to help care for Mariam.

Mariam's income comes from money that her daughters give her. She also earns an income from renting out one room in her house for GH¢10², although she downplays the significance of this source of income. In our subsequent visits we learn about Mariam's son Abu, who lives in Nigeria. He sends remittances, although this is sporadic. Mariam supplements these incomes with the LEAP cash transfers. Over the course of our visits³, Mariam received GH¢96 in transfers from LEAP, most of which she spent on food. *"I also get some money from the government. You sometimes find yourself with no money, waiting on God to provide something to eat. The only problem with the programme is that the money is not enough."* She then reflects on what she has just said and then asks me and Wahab⁴ in a low voice: *"Will the government be angry with me for saying this?"* We reassure her that everything she tells us is confidential.

¹ Given the depth of detail that is reported about study respondents, the communities selected have been anonymised to ensure confidentiality.

² £1= GH¢5.5 (April, 2016)

³ Fieldwork took place over 19 months

⁴ My research assistant

Mariam identifies her most significant others to be her children. When we probe her further, she responds firmly: *“the only people I turn to when I am in need are my daughters. When I don’t have any money, I go to them. The last time I fell ill, it was Zaratu who took me to hospital and paid for some of my medicines. They are my daughters, I looked after them when they were young and whenever I need something they try their best to help me. They won’t deny me. As long as they have it, they will say, mother, here is GH¢10 or GH¢20 for food... but there are some days that I wake up without anything. I don’t want to go and borrow because I cannot pay back. So I take heart and manage with the little that I have.”*

In the sub urban town of Community B in the Katamanso district is Esther, a 40 year old widow. When her husband passed away three years ago, she was ousted from the house where they lived. She explains that her husband’s family had taken the few assets she and her husband owned. She now lives with her four children aged between 5 and 17 in a family house belonging to her paternal uncle. The eldest child, Seth, is still in the Senior Secondary School. Esther explains the hardships involved in bringing up a young family alone. *“I am like their mother and father. I have to provide for them in every way I can, as well as raise them in a Godly manner. In the situation in which I find myself, I can’t be seen to be raising an unruly child.”*

We ask Esther about her wellbeing and she responds: *“Our wellbeing is OK, but things are not easy.”* She relates her wellbeing to widowhood: *“To live well, you also need a male head of household. If I had a husband, things would be different for me... because I have no husband, everything now falls on me.”* Esther and her family keep six goats. Her main source of income is a sachet water business. She also uses the small veranda in front of her house as a bar where she sells *Akpeteshi* (palm wine). Her house was buzzing on each of our visits, and it was there that we met Chochoo, who became our local guide. Esther estimates that she earns GH¢5 a day from both of her businesses. She occasionally adds charcoal to this business: *“The capital I have is low, so from my two businesses, I can save like GH¢1 with the susu collector⁵, but on a good day, I can save like GH¢3.”* She explains that this is the strategy she uses to diversify her income base. Over the duration of our study, she received GH¢144 from the LEAP cash transfer programme. Esther is also a beneficiary of another NGO programme that offers material support and in-kind support to widows and orphans.

Esther identifies the assembly man as a significant source of support: *“When I need assistance, I turn to the assembly man⁶. When I try to pay him back, he says keep it.”* We ask whether her relationship with the assembly man has changed since she started receiving the cash transfers: *“My relationship with the assembly man has not changed. It is the same, although now that I am getting this money, I feel shy going to ask the assembly man for help.”* She is friendly with her neighbours: *“You also need good relationships with the youth in this area and your neighbours. My neighbours are important to me, but it’s not like I get money from them. It’s just a cordial relationship.”* Esther is sceptical about associational life however: *“I don’t belong to any associations or groups, they are of no use to me...”*

⁵ These are informal financial intermediaries who collect savings for those unable to reach formal financial services.

⁶ The assembly man is a liaison between the district and the community.

You have to contribute and I can't afford to do that." Esther is also scathing of the extended family: *"I don't rely on my second family, there is an attitude of each one for themselves and God for us all."*

Esther describes her experience of becoming a LEAP beneficiary: *"A certain man (Kotey) came to call me. He told me I was wanted by the assembly man. Initially, my mother was the beneficiary but when she passed on, they said I could replace her because my husband had died. I was told the programme also covers widows so that they can take care of their children's educational needs."* The bulk of Esther's transfers are spent on her children's education. She explains that the money is irregular, but that she *"cannot complain because [she] hasn't done any work to deserve the money."* In several of our discussions, Esther expresses her gratitude to the government but she also recalls some of the hurtful and derogatory comments she had received from others in the community: *"Some community members are sad that they are not beneficiaries. They envy us. Yesterday, some of them were saying to us, 'your pay day is here, you that receive government money'... but still our relationship hasn't turned sour. It is of course not nice, but the money helps me to meet my children's education needs."*

The above are two vignettes which provide a glimpse of how two different beneficiaries of a cash transfer programme (Livelihood Empowerment Against Poverty, LEAP) in Ghana negotiate and experience wellbeing. While each story is unique, much of what has been provided here can be generalised to the sixteen other respondents in this thesis. The two stories reveal that wellbeing is frequently expressed in material terms, but couched in relational terms in the way that it is achieved and experienced. The above also highlights the intrinsic and instrumental importance of norms of reciprocity embedded in social relationships for wellbeing. It shows that the impact of cash transfers is mediated by existing social relationships, and this can have direct and indirect effects on wellbeing outcomes.

This thesis is an in-depth study of how a sample of 18 cash transfer programme beneficiaries in two poor urban districts in Ghana experience wellbeing. In particular, it focuses on how their experience of wellbeing is mediated by social relationships, and the extent to which the incursion of a cash transfer affects the relational dynamics of wellbeing outcomes. I argue that the understanding of cash transfer effects cannot be abstracted from the complex economic, social, and cultural context within which they are implemented. This line of thought allows us to see how the effect of cash transfers on wellbeing arise through complex institutional processes and are multi-dimensional – thereby expanding beyond the current, rather narrow, focus on economic and psychological impacts.

The emphasis on understanding context, experience and relationships has important methodological consequences for this research. It requires detailed accounts, intense familiarization and immersion. For this reason, I have drawn on a Qualitative Longitudinal Research (QLR) approach, engaging study participants in detailed conversations over nineteen months. The rich and detailed accounts that emerge provide the empirical foundation for this research.

1.2 Cash transfers within social protection discourse

I locate this thesis within social protection discourse. Social protection can be defined as “public actions taken in response to levels of vulnerability, risk, and deprivation which are deemed socially unacceptable within a given polity or society.” (Conway et al., 2000:5)

Social protection is not new in Sub-Saharan Africa (Slater & McCord, 2009). Its recent prominence in development policy is in part a response to the criticisms of the safety net discourse of the late 1990s (Devereux & Sabates-Wheeler 2004). Safety nets were implemented in many developing countries as a result of the negative impacts of Structural Adjustment Programmes (SAPs). In Sub-Saharan Africa, they were established through social action funds and associated with public works programmes which provided short-term employment opportunities to poor households. However, in light of the rights-based and sustainable livelihoods approaches to development, and the rise of a multidimensional analysis of poverty, safety nets began to be seen as “residualist and paternalistic” (ibid., 2004:1) and the need for broader alternatives becomes more widely recognised.

The re-emergence of social protection in development discourse can also be attributed to rapid globalization and economic transformation (Rodrik, 1997 and 2001, cited in Barrientos & Hulme 2008), creating high levels of vulnerability. For example, a distinguishing feature of globalization is the drift towards informalization or casualization of labour markets, which is characterised by low wages, poor work conditions and the rise in the use of contract labour (Kumar & Li, 2007). Standing (2011:3) makes a similar line of argument. He argues that labour market flexibility, a feature of globalization, has led to transferring risks and insecurity onto workers and their families resulting in the creation of a global “precariat”. From these perspectives, globalization can therefore be seen to be accentuating economic and social hazards, thus raising the demand for social protection (Barrientos, 2008).

Despite attempts to move towards a broader perspective on social protection than that associated with safety nets discourse, the conceptualization of social protection remains narrow for two reasons. First, Conway’s (2000) definition, which is similar to those of many international development organizations, suggests that social protection is mainly interpreted as a “public response” delivered through formal agencies. Other mechanisms of protection such as those based on kinship and other institutions of trust and reciprocity are often overlooked. Yet the ethnographic literature reveals that the norms embedded in kinship networks, friendship groups and welfare associations are also important in the management of risks, and have the capacity to enhance wellbeing.

For example in Ghana, Clarke’s (1999: 72) study of the Akan ethnic group noted how norms of mutual obligation, reciprocity and solidarity form the basis of economic and social functions of kinship such as giving loans, job referrals, and school sponsorships. And in this sense, the kinship system

provides a “safety net of bare existence” (ibid.:72). La Ferrera (2001) also showed how the kinship system helps to manage risks by acting as an insurance mechanism, whereby norms of reciprocity and trust ensure people share production surpluses with others in their networks, in anticipation that recipients do the same in the future. Hart (1988) in his well-known documentation of the informal economy in Ghana, noted the role that friendship plays in overcoming unpredictability and uncertainty in the urban context.

Second, the definition of social protection narrowly focuses on ensuring economic and livelihood security and neglects other dimensions of wellbeing such as autonomy and empowerment. Implicit in this is the role of income smoothing and economic assets in managing vulnerability to risks and in minimising shocks, but a failure to recognise that these risks are embedded in a complex social and political context (Devereux & Sabates-Wheeler 2004). In a context where social protection continues to be narrowly defined as ‘public action’ and as a mechanism for smoothing income and managing economic risks, then interventions will inevitably be focused on formal income or consumption transfers to poor households (Devereux & Sabates-Wheeler 2004).

In many of the recently drafted National Social Protection Strategies, formal income or cash transfers continue to dominate. For example, Ghana, the Livelihood Empowerment Against Poverty (LEAP) cash transfer programme is the flagship programme of the National Social Protection Strategy reaching some 73,000 households (1% of households in Ghana) in 127 districts across the country. The failure of traditional transfer modalities such as food aid, the political tractability of cash transfers, its compliance to market forces and suitability to budget support have all contributed to the popularity of income or cash transfers out of the range of possible social protection instruments.

1.3 Research objectives: a broader approach to cash transfer research

Against the background of increasing exposure to risk and deepening vulnerability, and the rise of cash transfers as a modality for delivering social protection, this thesis has two interrelated objectives:

1. To understand how diverse social relationships (at dyadic, defined group and abstract levels, and embedded in a range of social structures) facilitate wellbeing in an urban Ghana context
2. It draws on this understanding to gain insights in to the direct and indirect wellbeing effects of the LEAP programme.

The first objective seeks to understand the importance of social relationships as part of a repertoire of mechanisms and strategies that urban residents draw on in negotiating their wellbeing, for which existing evidence is skewed towards a rural context. The second objective seeks to understand the extent to which a development intervention, in this case a cash transfer programme, can directly and

indirectly affect wellbeing, and how wellbeing outcomes are mediated by the interaction with other social relationships which form part of the institutional mix. This focus of enquiry extends the scope of evidence on cash transfers, which currently comes from research that tends to be narrow and mostly positivist in nature, and which emphasizes material outcomes and universal processes. It also encourages a move away from linearity of outcomes, towards a broader, more complex, interpretivist stance which emphasizes context and dynamic processes.

Devereux et al. (2013) similarly make a case for broadening the scope in cash transfer research, and note the limited nature of the existing evidence which focuses on material and economic outcomes such as impacts on consumption, income, health, education, labour markets, prices, and so on. The emphasis on material outcomes, they argue, is related to the rise of evidence-based policy making, the need for development partners to demonstrate to taxpayers the cost effectiveness of policy choices, and a target-driven policy environment. All of these require a demonstration of impacts and an emphasis on quantifiable outcomes (Devereux et al. 2013). They also point to the increasing positivist view in development discourse as contributing to this trend.

Towards the objective of broadening the scope of this research, I draw on the wellbeing approach, which proposes that the outcome of development interventions such as cash transfers are understood beyond their ability to meet material needs, to include emotional and cognitive aspects⁷ (White & Ellison 2007). Wellbeing in this case can be seen as a 'sensitising lens' (Huovinen, 2013:7) which brings to the fore non-material dimensions of wellbeing in assessing the effects of cash transfer interventions. A wellbeing approach also recognises the existence of social relationships - i.e. the context in which beneficiaries are embedded, and how cash transfers can have *both* direct and indirect positive or negative effects. Devereux and Roelen (2015:157) have argued: "people live in complex networks of relationships with others both within and beyond their family units. These relationships are characterised by inequalities of power that are typically overlooked when programmes are designed, implemented and evaluated. Yet the impacts of an intervention could be affected directly by these social relations or the intervention could have effects on social relations which in turn impinge on impacts; it has long been known that development interventions affect and are affected by sociocultural context." A wellbeing approach also recognises the interdependence of different outcomes - i.e. that material outcomes have an impact on non-material outcomes and vice versa.

My observations about the nature of evidence on cash transfer programmes comes first-hand as someone who has been working as a development practitioner within the social protection field. Specifically, I have been involved in a number of research projects that evaluate cash transfer

⁷ Material aspects relate to standard of living such as income, assets, wealth, education and health. Emotional aspects relates to affect, feeling, and subjective experiences. It also relates to mental and psychological states such as fears, hopes, self-esteem, pride, shame, and confidence. Cognitive aspect relate to thoughts, values, ideology, beliefs aspirations and meaning.

programmes in Ghana, Kenya, Uganda and Zambia. And while each research and evaluation project uncovers unique findings mediated by design, implementation and context specificities, I have always felt constrained by the Terms of Reference issued by research funders, which narrowly assess the effects of programmes on pre-determined indicators often abstracted from weakly defined 'Theories of Change'. As such, I have always felt unable to do justice to the richer and wider influences which yield particular outcomes. Uncovering a wider set of influences requires an in-depth understanding of a country, its heterogeneous societies and ethnic groups, and the rationalities underpinning individual behaviour. This, in turn, requires immersion and prolonged contact, as well as flexibility in research implementation: attributes which are difficult to achieve in development practice because of limitations in time and financial resources. To me, life as a 'fly in, fly out' consultant interspersed with short community visits and one-off discussions with households (rarely lasting no longer than an hour and a half), even in seemingly familiar territory like Ghana - where I was born, spent half of my life and remain deeply connected to - does not do sufficient justice to unpacking the complex social context in which individuals are embedded. Indeed it is this thirst for a broader and deeper understanding that has shaped this thesis.

A broader and deeper understanding of wider influences in the context of this research implies going beyond a positivist approach to cash transfer assessment and its effects on pre-determined measurable indicators, by focusing on a small sample of cash transfer beneficiaries for a prolonged period of time. In this research, this depth is achieved by intense ethnographic and social network approaches which are currently not very common in cash transfer research. The latter, in particular, helps to systematically map the plethora of support mechanisms that individuals draw on, while the former helps to tackle some of the tough and complex dynamics which emerge out of the interaction between development interventions and the socio-cultural environment.

1.4 Structure of thesis

Following this introduction, **Chapter 2** looks at the rise of social protection in Sub Saharan Africa. It starts with a discussion of the process by which social protection has become prominent the social policy agenda in the region, and highlights the different perspectives within it. It also looks at the rise of cash transfers and key debates as relevant to this thesis. The chapter also looks at the rise of social protection in Ghana from pre-colonial times till the present day neo-liberal phase. An overview of the main social protection policy instrument in the current neo liberal phase – the Livelihood Empowerment Against Poverty (LEAP) programme is provided.

The main purpose of **Chapter 3** is to develop a conceptual framework for analysing how social relationships affect personal wellbeing. This is intended to serve as the foundation for a holistic assessment of the wellbeing effects of a cash transfer programme in urban Ghana. It starts with a

review of the mainstream idea of social capital as a determinant of personal wellbeing. While offering some insights this is found to be too restrictive - in its emphasis on the instrumental over intrinsic value of social relations, for example. Social relations are then viewed through the lens of social network theory, including the distinction between network structure, membership and relationship type. Drawing particularly on economic anthropology this analysis is deepened by drawing a distinction between dyadic (bilateral), defined membership group and abstract relationships. The chapter then briefly reviews different approaches to understanding the concept of personal wellbeing. This leads to a working definition of relational wellbeing as the material, emotional and cognitive outcomes of social interactions at dyadic, defined membership group and abstract levels. This conceptual framework is then used briefly to review existing literature on relational wellbeing in urban Ghana within kinship systems, friendship groups, welfare groups, and occupation-related associations

Chapter 4 outlines the methodological strategy adopted for this thesis. It provides the theoretical justifications for the relevance of a Qualitative Longitudinal Research (QLR) approach to the research objectives. It also provides a description of methods and research instruments. It reflects on the range of fieldwork activities including the process of negotiating entry into the three fieldwork communities, sampling, designing research instruments, recruiting and training research assistants, piloting, interviewing households and data analysis. A longitudinal study of this nature opens up ethical risks because of the prolonged and intimate nature of the research. I reflect on this in the chapter, and on some mitigation measures adopted. The primary research for this study took place in the Ashaima and Kpone Katamanso districts of the Greater Accra Region of Ghana. In these two districts, three communities were purposively chosen. The 18 respondents were visited seven times over a 19-month period (March 2014 - September 2015). The household visits were preceded by two preparatory visits (in March and November 2014). The data was analysed following an iterative process, with analysis informing follow-up rounds of data collection.

The next three chapters present the empirical findings. **Chapter 5** provides insights into the two research districts and communities. It also introduces the 18 selected LEAP beneficiaries at the centre of the research. One challenge of qualitative research is the depth and richness of data that is unearthed. Each respondent's story is unique, and presents a constellation of circumstances and events which is irreproducible, but at the same time demonstrating commonalities which are shared and generalized for other respondents. All discussions held with respondents have been summarized and presented in Annex A and, at various points of the study, are used as illustrations to hone in on arguments. In this chapter, I try to find a midway point between highlighting the complexity and richness of the stories on the one hand, and drawing out broad similarities between the respondents. I do this by using a cluster approach to develop a simple typology of respondents' wellbeing outcomes.

Chapter 6 provides findings on the nature and operation of social relations as embedded in social structures. In particular, I provide an account of the relationships each respondent draws on to support and sustain his or her wellbeing, viewed both in isolation and together as a support network, as observed and as assessed by respondents themselves. I also try to find out whether, within each respondent's unique constellation of support relationships, we find some groupings and commonalities.

Chapter 7 outlines findings on the outcomes for selected beneficiaries of the implementation of the LEAP programme in the study district. It explored how LEAP implementation at district level affected the programme outcomes, emphasising how social relationships might mediate wellbeing outcomes.

Chapter 8 seeks to answer the research questions posed in **Chapter 4** by drawing on the key insights gained from the study. It also identifies areas for future research.

2 Social protection in Sub Saharan Africa

2.1 Introduction

This chapter looks at the rise of social protection in Sub Saharan Africa and the focus on Social Cash Transfers (SCT) within this⁸. I start with a discussion of the process by which social protection has become prominent in the social policy agenda in the region. I highlight some of the dominant perspectives within the social protection discourse: social risk management; the rights-based approach; and the transformative social protection approach. Each of these places a different emphasis on what role social protection policy should play in the lives of poor and vulnerable households (section 2.2). With the rise of social protection in Africa comes the ‘near hegemony’ of social cash transfers as the main social policy instrument (Adesina, 2011). I then turn to key debates in the social cash transfer literature (section 2.3), highlighting those relevant to urban context. Following the review of the wider Africa literature, I look at the rise of social protection in Ghana (section 2.4) from pre-colonial times to the present. I distinguish between three distinct phases: a colonial phase in which the provision of social protection was society-led; a post-independence phase which was state-led; and a neo-liberal phase which was market-led. The main social protection policy instrument in the current neo-liberal phase is the Livelihood Empowerment Against Poverty (LEAP) programme. An overview of the programme is provided. Section 2.5 concludes.

2.2 The rise of social protection in Sub Saharan Africa

As mentioned in Chapter 1, social protection can be defined as *“public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society”* (Conway, de Haan and Norton, 2000:5). In recent years, social protection has risen in Africa at a “meteoric” pace (de Haan, 2011:2). The pace is evidenced by the increasing number of countries setting up separate social protection line ministries and the development of social protection policies and strategies distinct from other social policy areas. The interest from academics and researchers has similarly increased (Barrientos & Hulme, 2010). Social protection has come to be viewed as central to an emerging paradigm of social policy in Africa, albeit playing a narrow role. Adesina (2011:2) dubs this the ‘monotasking’ of social policy.

A number of factors explain this rise of social protection in Africa. First, the implementation of structural adjustment policies brought a plethora of costs (falling incomes, unemployment for example). Social protection, taking the form of safety nets, was introduced to compensate for income loss, cushion and protect the absolute poor from falling into further destitution and provide the poor

⁸ I use social cash transfers here to emphasize the non-contributory nature of the transfers and to distinguish it from forms of transfers such as payments for ecoservices.

with basic needs. In the early 2000s, the Millennium Development Goals focused more attention on poverty and vulnerability, which increased the prominence of social protection in the agendas of national government and development partners. The most significant catalyst, however, as argued by Barrientos and Hulme (2010) and Garcia and Moore (2012), has been the effect of globalization and the global economic crisis. The associated openness of globalization increases the exposure of African countries to the vagaries of global markets, with the resulting economic and social hazards affecting less powerful members of society disproportionately. For example, the effects of the ‘triple F crisis’, the subprime crisis, and other global economic shocks led to an increase in poverty and vulnerability which called for the need for social protection. Particularly in Southern Africa, the prevalence of the HIV/AIDS epidemic, in some cases with over a fifth of the population hit, led to a large number of HIV/AIDS orphans needing protection. Regional processes, under the leadership of the African Union, also pushed this agenda further. For example, the Livingstone call for action and the Yaoundé declaration encouraged governments in Africa to include social protection in their budgets. The meeting of African leaders in 2008 in Namibia led to the creation of a social policy framework committing government to increase social protection budgets in programmes and increase coverage of excluded households.

One consequence of this rapid pace of growth in social protection is persistent confusion and lack of consensus with respect to the roles, the components, and the boundaries of social protection. In the review of the literature, I identify three distinct perspectives in social protection. I now turn to this discussion below.

2.2.1 Social Risk Management perspective

The first perspective, the Social Risk Management (SRM) perspective, emerged from the safety nets approach in the 1980s. It is based on the premise that protecting incomes and consumption variability allows individuals to invest and save, thereby helping them to move out of poverty (Devereux & Sabates-Wheeler, 2004). The SRM has a number of characteristics. First, it conceives of individuals as exposed to multiple risks which may be idiosyncratic or covariate in nature (i.e. macro and micro level risks). Second, it also suggests a threefold typology of risk management: (i) *risk reduction* consisting of *ex ante* actions to increase the level of expected income or reduce income variations; (ii) *risk mitigation* consisting of *ex ante* actions to reduce variance in income when a shock occurs; and (iii) *risk coping*, consisting of *ex post* actions to alleviate the impact of shocks. Third, SRM involves a diverse range of actors in the provision of social protection which includes the state, the market, non-governmental organizations, households and individuals. Finally, the range of instruments deployed in social protection also ranges from informal arrangements (such as community support, marriage, assets), market based (loans, insurance) or formal and publically provided transfers (Holzmann & Jorgensen, 2000)

The SRM incorporates a wider range of actors – households, markets, and the state – but the dominant actor remains the market. The public's role is to facilitate market-based actors, and to fill the gap where informal or market based arrangements fail, or do not exist through social insurance and social assistance programmes. It is assumed, then, that these interventions, beyond the protection of households, will result in equity which will eventually foster economic growth. In this sense, as Adesina (2011) argues, the role left for the state is largely residual, rooted in a 'Poor Law liberal' approach to social provisioning.

The extent to which the SRM represents a departure from the old safety nets has been called into question (Barrientos & Hulme, 2010; Conway, de Haan, & Norton, 2000; Devereux & Sabates-Wheeler, 2004). Devereux and Sabates-Wheeler (2004) argue that vulnerability in the SRM perspective is exogenously given, rather than embedded in the wider social context. Accordingly, the type of risks that the SRM seeks to address are *economic* risks rather than *social* risks which may well be structural. This then leads to a focus on symptoms and effects of poverty and vulnerability rather than an attempt to understand the underlying causes which may exist in social structures. As Devereux and McGregor (2014) argue, this ontological bias leaves responsibility for dealing with poverty on households. And because structural reasons can be a source of vulnerability in themselves, the lack of consideration by the SRM framework limits its scope to provide adequate social protection provisions. Additionally the emphasis of SRM on protection and cushioning implies that policies developed with the SRM provide support for the core poor or the transitory poor. However, long term and sustainable poverty reduction requires an expansion of policies and approaches beyond protection.

The link to a neo-liberal ideology is clear within the SRM, in that state engagement is limited to when markets fail. Holzmann and Jorgensen (2000:18) identify the role of government in SRM to be *"playing a somewhat prescriptive and limited role as a means only to compensate for market failure... providing risk management instruments where the private sector fails, and... enacting income redistribution if market outcomes are considered unacceptable from a societal welfare point of view."* However, the constraints in many developing countries, related to the size of the formal labour market, underdeveloped credit and insurance markets, and limited tax base, creates limitations to the effective and efficient provision of social protection services by the state and markets. This highlights the potential role of informal systems of social protection in traditional structures like the kinship system and not recognised in the SRM. Conway et al. (2000) also point to the lack of consideration of the notion of rights in the SRM.

2.2.2 The rights-based perspective

While the SRM views social protection as a response to risk and vulnerability, a rights-based approach sees social protection as an entitlement and one that the state should provide to its citizens

as a matter of right. A rights-based approach sees poverty as a violation of human rights and by implication, gives individuals the right to move out of this. This means that the implementation of social protection policies is not something that the state has a choice over, but one that it is obliged to take on and is enforced by legal obligations and international treaties (Barrientos & Hulme, 2010).

Under the rights-based approach, the state has minimum standards it needs to meet to enable individuals to fulfil economic, social and cultural rights. The obligatory nature of this provision implies that social protection should not be viewed as a charity or emerge out of humanitarian concerns, but is grounded in social justice, rights and entitlements (Piron, 2004). A rights-based approach, therefore, in addition to ensuring that rights are met, focuses on a building mechanism which helps citizens to hold governments accountable, as well as the empowerment of people to take decisions rather than being passive recipients of choices made on their behalf. The role of the state under a rights-based approach is thus wider, incorporating elements of participation, empowerment, and inclusion.

A rights-based approach has four additional core tenets. First, it emphasizes universality, i.e. that every human being is entitled to some form of protection. This implies a preference for schemes that are universal. However, in reality, as is the case in many SSA countries, limited resources mean that some prioritization is necessary, for example through additional policy conditions or targeting. Under a rights-based approach, a targeted approach should operate on principles of non-discrimination and equality (i.e. giving priority to the most disadvantaged) and avoid stigmatization, as shame from the perceived failure to provide for oneself can limit social and political rights. Furthermore, benefits provided must be adequate, otherwise this impairs the realisation of rights, and resources provided must be in a form which is dignifying. From this point of view, cash transfer programmes, which have risen to become the most dominant social protection instrument, are deemed to be in line with a rights-based approach.

Second, to be non-discriminatory, a rights-based perspective should also be gender sensitive, and ensure that the experiences of men and woman are reflected with a policy framework. This may involve investing in a better understanding of intra-household allocation of resources and gender norms when designing policies to address situations where women might be at a disadvantage. For example, a programme which requires that women deal with male bureaucrats may limit participation of women in some cultures, thereby undermining women's rights. Third, a rights-based approach recognizes the importance of a comprehensive and coordinated social policy. This is because of the interdependence and mutually reinforcing nature of human rights. A rights-based approach thus emphasizes the importance of coordination and complementarity with other social, economic, development and employment policies, because fragmented social protection programmes increase

the likelihood that the rights of people living in poverty will be infringed. Uncoordinated policies also create gaps in coverage and induce exclusion errors which in themselves are violations of rights.

The above shows that a rights-based approach sees social protection not as an afterthought, but as a key mechanism in which the state respects, protects and fulfils the basic rights of citizens and ensures fundamental freedoms. It also implies seeing the state as a central provider of social protection rather than playing a gap-filling role. The incorporation of rights-based ideas into this discourse will imply widening the categories of vulnerable groups.

2.2.3 Transformative Social Protection

Devereux and Sabates-Wheeler (2004) propose the transformative social protection perspective which transcends the SRM perspective of social protection by incorporating not only the concept of rights but also empowerment. They define Transformative Social Protection (TSP) as *“all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups”* (Devereux & Sabates-Wheeler, 2004:9). The TSP can be seen as both an example or form of a rights-based approach and an extension of it.

The TSP sees the role of social protection as tackling a broader set of problems than the SRM perspectives. Devereux and Sabates-Wheeler (2004) view the SRM framework’s conceptualization of risks and vulnerability as narrow and instead argue for a broader conceptualization which recognizes the role of structural factors in creating vulnerabilities. This makes an approach that goes for income and asset transfers. Addressing vulnerabilities which emanate from structural factors requires taking an approach to social protection which is political, and focuses on rights, duties, advocacy and empowerment (Barrientos & Hulme, 2010:65). In practical terms, these relate to services which modify and regulate social behaviour, particularly towards vulnerable people (Devereux & Sabates-Wheeler, 2004). The focus on understanding the causes of vulnerability also leads to policies which are *ex ante* in nature, and seeks to address inequality and social exclusions. Such an approach is transformative, and fundamental for long-term poverty reduction, as well as creating the conditions for virtuous cycle of pro-poor growth, and of accountable governance systems responsive to the needs of all citizens.

Taking all the above, in which TSP deals with *ex ante* and *ex post* risks; serves economic social and political functions; and addresses the underlying causes of poverty and vulnerability, then TSP should consist of four measures (Devereux & Sabates-Wheeler, 2004). First, protective measures which provide relief from deprivation and include measures such as targeted safety net programmes which offer social assistance to the chronically poor and some categories of vulnerable people such

as orphans, the elderly, and internally displaced people. Second, preventive measures refer to programmes which avert risks and deprivation. These include strategies of livelihood diversification and social insurance which require that potential beneficiaries (often employers and the state also) to make a contribution. These include maternity benefits, unemployment benefits and so on. However, the insurance mechanism may well be informal such as savings clubs, funeral groups and so on. Third, promotive measures help to enhance individual capability by linking individuals with needed inputs or capital for example. Devereux and Sabates-Wheeler (2004) argue that promotive measures refer to measures which help individuals to stabilize incomes and smooth consumption rather than to a broad range of developmental interventions. Fourth, the transformative measures aim to address issues of social justice and exclusion through regulatory frameworks and legislation in order to help the vulnerable, such as the Ghana Affirmative Action Policy and the Ghana Human Trafficking Act of 2005.

The TSP perspective makes a useful contribution to addressing the criticisms of the SRM perspective that is often criticized for being narrow and for focusing mainly on economic risks. As shown above, it also provides a broader role for social protection to include social cohesion, production and reproduction. There are still some discerning voices who argue that the TSP is not transformative enough as it takes the status quo as given, and does not challenge the tenants of neo-liberalism which itself creates vulnerability. Adesina (2011) for example argues that in practice, most social protection sits in-between the SRM and the TSP discourses, and this, he argues, is evidenced by the continuing focus on the core poor in many social protection policies, the emphasis on targeting rather than universality, and the large role that donors and INGOS still play in the implementation of social protection interventions, which are often short term, uncoordinated and not institutionalized. The implications of such characteristics for social rights, for example, have been discussed in the section above. Adesina (2011) and Mkandawire (2004) instead advocate the idea of *transformative social policy*, where rather than the current focus on protection, social policy plays broader functions and enhances individual human capabilities. A transformative social policy, they argue, will range across education, health, agriculture, and tax reform, which offer long-term protection, a limitation in the current discourse. Such an approach links economic outcomes to social and political outcomes and simultaneously meets growth and social protection objectives.

2.3 Social Cash Transfers in Africa: key debates

Within the social protection discourse, Social Cash Transfers (SCT) have been the main instrument for implementing social protection programmes. For example, the LEAP programme in Ghana is the flagship social protection programme in Ghana, with many policy makers using the term LEAP as synonymous with social protection. SCTs are *regular, predictable* amounts of money given to households by government, NGOs, and donors with the clear objective of reducing some aspects of household vulnerability. SCT may be targeted to some households or universally provided to some

categories of households such as households with OVCs, the elderly (over 65), or people with disabilities. An additional feature of SCT is that they require no prior contribution. SCTs may also be conditional, where recipients are expected to adhere to some behavioural conditions such as child vaccination, school attendance, and livelihood training for mothers, with failure to adhere to such conditions leading to reduction in benefits or suspension from the programme.

Proponents of social cash transfers argue that cash transfers have a number of advantages. Compared to other instruments, particularly in kind support, they are seen as less paternalistic as the fungibility of cash allows beneficiaries to use and allocate transfers as they see fit, based on where they derive the maximum utility. SCTs are also seen as more cost effective because their targeting can ensure that scarce resources go to those who need them the most. This can in turn reduce inequality between groups. Holmes and Bhuvanendra (2013) for example argue that, where market failures are concerned, SCTs can reduce this at a lower cost than intervening in the market to fix it. They are also seen as suitable for budget support as they can be set up temporarily as project units without the need to use existing government systems. The evidence from previous evaluations points to positive impacts on a range of indicators: health, education, consumption, savings, and local economy. Positive evidence for all of these indicators are found for example in Kenya (see Attah et al., 2012; Ward et al., 2010); Uganda (see Bukuluki & Watson, 2012; Merttens, 2016); Lesotho (Pellerano et al., 2014; FAO, 2014c); and Zambia (Seidenfeld et al., 2011). However, I highlight the limited focus of cash transfer assessments in urban areas. Of the studies which relate to the urban context, these transfers often have a humanitarian objective or focus on the operational dimensions of cash transfer programmes. This is a void that this thesis seeks to fill.

Opponents of cash transfers most frequently cite the possible decrease in labour market participation, yet there is limited evidence to support the idea that cash transfers lead to a withdrawal from labour activities, except in the case of social pensions provided to the elderly which is a desirable outcome (Bastagli et al., 2016). Other scholars (Teichman, 2008), in line with TSP and rights-based thinking, have challenged the ability of cash transfers to address structural factors which cause and reinforce poverty and vulnerability, and suggest that while cash transfers might help to alleviate poverty, they cannot “solve” poverty. Or as Devereux and McGregor (2014:307) put it, *“poverty relief is not poverty reduction.”*

Furthermore, there are others (Adesina, 2011a; Devereux et al., 2013) who question the comprehensiveness and the neutrality of the existing evidence base which is used to demonstrate the efficacy of transfers. There are two challenges. The first relates to the funding modality of existing impact evaluations, which are largely donor funded with a prime interest to show the efficacy of programmes for the purpose of demonstrating value for money for their tax payers. The language used in many ToRs for impact evaluations is symptomatic of this, often explicitly stating that a primary

objective is to inform scale up. Such sentiments are often based on the assumption that cash transfers will yield positive outcomes. The need to demonstrate impact to support scale up can implicitly lead to pressure to present more positive framing of evaluation results.

Adesina sums up the nature of evidence generation and neutrality in this regard quite candidly:

“Consultants are employed, who themselves have pecuniary interests in delivering ‘evidence’ for the commissioning body; which itself needs to justify its continuing funding from a donor organisation; which needs ‘evidence’ confirming its raison d’etre; which may itself be as much about personal careers and pecuniary interest as it is about commitment to social justice! [...] Where ‘research’ is funded by agencies with a stake in the policy instruments being investigated, and the investigators return with verdicts that celebrate or twig at the edges of the instruments, we face a crisis of academic integrity. The effect has been the narrowing of the vision of development.”
(Adesina, 2011: 461-466)

The second challenge, similarly reiterated by Devereux et al. (2013) and MacAuslan and Riemenschneider (2011), relates to the narrow nature of the evidence, which often focuses on first order economic impact areas such as consumption which are more likely to show positive results. MacAuslan and Riemenschneider (2011:8) argue that this narrow evidence base is what principally or sometimes exclusively informs policy decisions. It is of course plausible to think that very poor households would increase their food consumption in the short term, but changes in intra-household dynamics take longer to emerge and these are often not captured in evaluations. The fact that impact evaluations are typically short-term, and happen within three years of programme implementation, exacerbates the problem (Macauslan & Riemenschneider, 2011).

Having provided a general overview of social cash transfers, I now turn to five specific debates within the literature which are relevant to this thesis, drawing on existing empirical studies from the region.

2.3.1 Conditionality

Conditionality remains one of the most contentious issues relating to social cash transfer schemes (Pellerano and Barca, 2014). It is interesting to note that in general there is very limited empirical evidence supporting either side of the debate, despite the plethora of impact evaluations on cash transfers more generally.

The arguments for conditionality are justified both on the grounds of allocative efficiency (private, social and operational) and political economy and empowerment (Schüring, 2010a). These are discussed below in turn.

One interpretation of conditionality is that it is based on a premise that it is the behavioural requirements rather than the cash that helps to tackle poverty in the long run. Such a view implies that conditionality is needed because households often fail to reach optimum private efficiency for a number of reasons. For example households may not understand the value of certain activities such as vaccinations, and as such deprioritize them in their household investment strategies. Bastagli (2009) attributes this to myopia, rather than a lack of information, which means that households might not take into account the long-term benefits of such investments. While information campaigns may have the aim to provide the necessary information and “enlighten” households, there are no incentives for uptake and as such might not be as effective. Schüring (2010a) adds that some household members may not reach their optimum private efficiency level because of unfavourable intra-household allocations of resources, in which case conditionality helps by stipulating the behaviours to which households need to adhere. For example Das et al. (2004, cited in Bastagli, 2008), with reference to child labour, demonstrate how parents might favour positive short term outcomes of increased income. In such a situation conditionality helps to address the differences in preference between parents and children.

Still, in relation to the arguments of efficiency, proponents of conditionality argue that particularly where conditionality is linked to access to services, the quality of such services may improve because of subsidization of providers, the introduction of performance contracts and closer monitoring of facilities. Conditionality is also said to help reduce the inefficiency of cash transfer programmes, particularly in developing countries where information asymmetries lead to large levels of inclusion and exclusion errors in targeting of cash transfers (see below). For example, conditionality helps to improve the targeting of programmes by reducing their attractiveness to those who may be ineligible but unwilling to go through the extra effort of conforming to the conditionality. This helps to reveal household characteristics cheaply as no verifications of qualification into the programme are then needed. However this relies on effectively designing conditionalities which do not exclude qualifying households who decide to opt out because the compliance is a higher proportion of transfers.

Furthermore, those in favour of conditionality argue that it yields outcomes which are beneficial beyond individual cash recipients. For example, conditionality which stipulates immunization or some other public health behaviour might also be beneficial from the point of view of society. In such an instance, individuals are encouraged to align their behaviour with social behaviour which might strengthen inter-household relationships and notions of belonging and citizenship (Forde, 2012). Conditionality may also be seen as forging or strengthening new accountability relationships between the state and beneficiaries, but also between service providers and beneficiaries. Rawlings and Rubio (2005:33) for example argue that: *“conditional cash transfer grants also allow national governments to forge a direct relationship with poor families, seeking to foster co-responsibility by*

requiring families to assume responsibility for schooling, health care, and the appropriate use of the cash grants.” This relationship is characterised by mutual obligations on both parts, in which the state is obliged to provide the service and beneficiaries are similarly obliged to adhere to conditions in return for the receipt of the transfers. It is within this context that the concept of co-responsibilities (World Bank, 2011) has crept into the cash transfers discourse although during my fieldwork key policy makers used the term to refer to a “softer” version of conditionality which they described as developmental rather than punitive as it did not lead to ultimate suspension from the programme when conditionality is not adhered to. The notion of softer conditionality is also linked to the practical difficulty of enforcement of conditionality.

Political arguments are also raised in favour of the use of conditionality, particularly in contexts where there is minimal government support for programmes because of the perception that cash transfers are narrowly targeted at “lazy” people. The application of a conditionality changes the image of an undeserving poor to a deserving poor and satisfies the tax base that their money is being used effectively (Garcia & Moore, 2012). Fiszbein and Schady (2009:10) argue that the same people who object to targeted transfers as “pure handouts” might support them if they are part of a “social contract” that requires recipients to take a number of concrete steps to improve their lives or those of their children. Additionally Schüring (2010a) adds that where conditionality helps to demonstrate the positive effects of the programme, this is also likely to garner political support. This in turn may help increase budget allocation for the programme and in turn increase its sustainability (Janvry & Sadoulet, 2006). In this sense conditionality has a legitimizing effect.

Conditionality is also argued to have an effect on empowering beneficiaries (Garcia & Moore, 2012). Fiszbein and Schady (2009:10) argue that *“when the conditions are seen as co-responsibilities, they appear to treat the recipient more as an adult capable of agency to resolve his or her own problems [and] the state is seen as a partner in the process, not a nanny.”* Empowerment of beneficiaries may be experienced in a number of ways, such as through increased interaction between programme officials and beneficiaries which reinforces beneficiaries’ sense of entitlement, and allows them to move freely. Garcia and Moore (2012) argue that empowerment may be enhanced particularly for illiterate households who otherwise have no knowledge of the behaviours they are being conditioned on. Schüring’s (2010b) study of the role of conditionality in the Zambia conditional cash transfer, found that conditionality improved the bargaining power of women, institutionalising women’s preferences and helping to instil social change such as encouraging enrolment of girls in education which might ultimately lead to empowerment because of the increased opportunity it offers women (Adato & Hoddinott, 2007).

On the other hand, opponents present negative behaviour effects, exclusions and implementation challenges as arguments against conditionality requirements in cash transfers. Schüring (2010a)

argues that conditioned behaviour, if not carefully designed, might lead to negative externalities. For example Baird, McIntosh, and Ozler (2010), in their study of a conditional cash transfer in Malawi, found that girls experienced increased levels of stress due to the conditionality of attendance. Other studies find that conditionality does not yield any positive benefits. Again in their study in Malawi, Baird, McIntosh, and Ozler (2010) found that conditions applied to the cash transfers made no difference to the behaviour of recipients.

Second, advocates of conditional cash transfers believe that conditionality is important to persuade households to behave responsibly. Such a view implies that poverty and vulnerability result from individual failure and ignorance rather than a lack of opportunity or structural factors. Put crudely, individuals who find themselves in poverty, left alone will act in a way that is irresponsible and as such must be closely supervised. There is also a view that policy makers know what is best for beneficiaries who otherwise demonstrate character deficiencies (Standing, 2011a). The likelihood, though, is that policy makers have very little understanding of the realities that poor households face. Indeed such a view is hardly empowering, but rather demeaning and stigmatising, as families do not express their preferences and adopt behaviours that are dictated by policy makers. Forde (2012) dubs this “infantilizing” participants. This can perpetuate notions of clientelism and negative attitudes about poverty.

Handa and Davis (2006) question the cost effectiveness of conditionality. Conditional cash transfers have three types of costs which are lower on unconditional cash transfers: higher administrative costs, costs of registration and enforcement, and transaction costs on beneficiaries (Standing, 2011). Handa and Davies (2006) argue that rarely is adequate analysis conducted to compare these with other approaches and to understand whether the challenge being addressed is a supply or demand side issue. In instances where households already display required behaviour, limited impacts will be gained. For example, in the case of the Ghana LEAP programme, because of the universal primary education policy, enrolment in primary school was already high leading to limited impacts on enrolment at primary school level (Dako-gyeke & Oduro, 2013). Schüring (2010a) argues that information campaigns and social counselling can have similar desirable effects at lower costs because of the low levels of expenditure on monitoring and enforcement. Such an approach is also likely to be sustainable even beyond the duration of the cash transfer. Barrientos and Dejong (2006) note that once key messages from information campaigns are instilled in beneficiaries, either through conditionality or the more cost effective version of social counselling where no enforcement is applied, non-compliance is rare. In order to determine the cost-effectiveness of the interventions and understand whether additional costs are compensated by positive gain in desired outcome indicators, a precise estimate of the direct and indirect costs attached to conditionality is needed. However, in general cost effectiveness data on social cash transfer programmes are minimal. Fiszbein and Schady (2009) partly attribute this to the fact that some of the costs are borne by the

service providers directly. Coady et al. (2004) cite the unavailability of detailed administrative data as the principal reason.

Opponents also challenge the view that conditionality improves targeting effectiveness. Rather, low quality of services (because of increased demand without corresponding increase in supply) as well as cultural norms, for example, may exclude access to social services. These are external factors that cannot always be changed by conditionalities. These factors can exclude deserving households and prevent the overall objectives of cash transfers from being reached. In addition, there is evidence to show that conditionality may not always screen out non-qualifying households. For example Schüring's (2010b) study of a cash transfer programme in Zambia found that the relatively low transfer value (\$10) did not always deter better off households from applying for the grant despite the conditionality. In rural areas of Zambia, a higher proportion of better off households applied for the grants in comparison to poor households.

Schubert and Slater (2006) point to the supply side hurdles and implementation capacity constraints that need to be overcome for conditionalities to be effective. In their feasibility assessment of a cash transfer programme in Zambia, they found that primary schools in conditional cash transfer areas were turning away pupils because the increased demand caused the school to increase its capacity by about 20%. In many rural areas in Sub Saharan Africa, in addition to capacity constraints, there are challenges related to quality (for example teacher absenteeism might be high, or health workers be unavailable). Such challenges may lead to households being excluded. Fiszbein and Schady (2009, cited in Garcia & Moore, 2012), following a review of conditional cash transfers worldwide, found that while the medium term effects of CCTs are often mixed, final outcomes are even more mixed as a result of the poor services that households encounter which worsen final outcomes. This issue is particularly pertinent in Africa. To address these conditionality constraints, coverage limitations are often placed in areas where insufficient services exist. NGOs may be used as a short-term measure, however this is likely to perpetuate inequality of access.

In addition, enforcing conditionality requires adequate staffing. This is because a conditional cash transfer requires the additional steps of ensuring that beneficiaries are aware of the conditionalities, service providers are trained and regular monitoring takes place, and penalties are enforced either through counselling, reduction of benefits, or taking beneficiaries off the programme. In an ideal situation, this requires an information flow system (through a sector based MIS or a single registry system) that links the cash transfer unit to relevant ministries who may be providing the needed services. In addition, inter-sectoral coordinating committees may be required which often takes time, resources and patience to set up (Garcia & Moore, 2012). This limitation is compounded by the fact that in many African countries social cash transfers have been added to the core functions of social workers who are already over-stretched. In Ghana for example, there is one social welfare officer

per 25,248 people (Global Social Service Workforce Alliance, 2015). A conditional cash transfer is only likely to add additional burden. The challenge of enforcing conditionality in Ghana led to the abandonment of strict conditionality, but has also propelled discussions about the need for a single registry system. In such a context, Schubert and Slater (2006) have argued that the design of SCT programmes should be as simple as possible with limited demands focusing on clear definition of objectives, effective targeting, and a reliable delivery system with minimal leakages. However, attempts to provide the needed capacity are likely to lead to costs for already overstretched government departments. Ministries in charge of welfare issues are typically under-invested in because of perceptions that such ministries incur costs and do not generate revenues like other infrastructural ministries.

2.3.2 Targeting

Cash transfers are either targeted at specific people identified as poor and vulnerable, or provided universally to categories of people such as the elderly, children and people with disabilities. The discussion of how and to whom social assistance should be distributed is important because it affects the efficacy and the buy in of a programme. Here, I review the different positions on the issue of targeting in cash transfer programmes.

The arguments for targeting are in line with the SRM discourse with its focus on efficiency and economic growth. Its advocates argue that directing resources towards those who need them the most saves money by not making payments to the non-poor who do not need them (i.e. it helps to reduce errors of inclusion). At a superficial level, the argument for this case is altruism: sharing the pie with fewer people means larger slices for everybody (Pritchett, 2005). If there are groups that are disproportionately affected by risks and shocks, then targeting programmes at them is likely to have a higher average impact. In this way targeting can also help increase buy-in by providing evidence to demonstrate the effectiveness of a programme. Smith and Subbarao (2003), in their multi-country study of targeting design and implementation programmes, found that the move from universal to targeted transfers led to an improvement in targeting efficiency. In Tunisia for example, the share of the programme beneficiaries in the bottom quintile increased from 8% under a universal approach to 25% in a targeted approach. In addition the cost of the programme as a proportion of GDP halved (from 4% to 2%). Related to growth, targeting may also provide insurance against risks that undermine investments and growth. This is because transfers can help increase productivity by reducing liquidity constraints for example.

The arguments for targeting are also justified on the grounds of equality, by helping to prop up a category of people who fall below a certain threshold deemed acceptable for welfare (Hurrell & Pellerano, 2011). The link between equality and growth is well debated in the literature (for example see Ravallion, 2003).

Furthermore targeting is also justified on ethical grounds (Barrientos & Hulme, 2010). In his two principles of justice, (Rawls 1999:52)describes an idea of a just society, positing that, everybody has equal rights to the “most extensive scheme of equal basic liberties”... but also that “*social and economic inequalities are to be arranged so that they are reasonably expected to be to everyone’s advantage*”. Applying this logic to public policy, a fair society is judged from the perspective of its least advantaged members (Barrientos & Hulme, 2010:323). Targeting in this case helps to meet this principle.

However, opponents argue that the implementation of targeting requires skills, time and money (Mkandawire, 2005). For example means testing requires verification of household socio-economic situation. In order for targeting to remain effective and free from error, regular assessments are needed which often increases the costs. Particularly in urban areas where people’s socio-economic situation is transient, and they move in and out of poverty because of death, ill health, loss of livelihoods, and lack of savings, those who may not be poor (and not eligible) during targeting may quickly become poor (and eligible) (MacAuslan & Schofield, 2011). The cost of retargeting is costly, especially in urban areas (for example because of larger population density), which means that programmes have to accept a certain level of ‘dynamic’ exclusion error which undermines efficiency arguments. Irrespective of locality, there is also the possibility that potential beneficiaries might conceal information or alter their behaviour in order to access the benefits. In many Sub Saharan African countries, automatic verification of income data is not always possible because of the large size of the informal economy. Where such information is not available, data is gleaned from observed household characteristics from which potential beneficiaries are given a score. The verification of such characteristics in an urban context is challenging, particularly for example where households have migrated and do not necessarily invest in their current living environment but build outside in rural areas.

Hurrell and Pellerano (2011) note how the costs of implementation may also be indirect in the form of costs to other programmes as government staff are diverted from their mandated duties. In Ghana and Kenya, for example, targeting is conducted by a committee of community elders who are not remunerated for their work on the programme, which undermines quality targeting because resources are insufficient. In Ghana, it appears that in the context of insufficient resources, validation and monitoring are compromised. However, costs may also be borne by potential beneficiaries as a result of targeting where they may need to demonstrate their eligibility, which sometimes requires official documentation such as birth certificates and disability certificates for which there may be direct or indirect associated costs such as transportation, lost income or other opportunity costs in order to obtain these.

There is also a category of social costs that beneficiaries may incur from targeting. This relates to stigma, decline in social cohesion and displacement from support networks. Targeting essentially involves a process of labelling and distinguishing between those who have and those who have not. In many SSA countries, high poverty rates mean that there is very little difference between the incomes of most poor people which makes it difficult to define a small target group (Ellis 2012). The distinction between those who are selected to benefit and those who are left out may actually be arbitrary. This distinction may also create the perception of the transfers being a hand out, and may likely lead to stigma and labelling. At the same time the newly gained beneficiaries status might crowd out existing remittances or support (see section 2.3.4 below for more detailed discussion). In contrast, universal programmes are viewed as entitlements, and as such are likely to build cohesiveness and a sense of solidarity as benefits reach everyone. The social cost and stigma associated with a programme can lead to under coverage where potential beneficiaries decide to opt out.

There are also political arguments. A tightly targeted programme functions by eliminating slightly better off households. However, this is likely to also diminish their support for the programme, possibly leading to smaller budget allocations than there would be under universal programmes. At the same time, poor households are often not properly mobilized politically, and have little clout to influence government policy making and budget allocations (Hurrell & Pellerano, 2011). This is more challenging because the financing of social assistance programmes often means cutting back on the public provision of education, health and so on, which is not in the interest of better off households who are excluded as a result of tight targeting approaches. So the pursuit of “more for the poor, might mean less for the poor” (Gelbach & Pritchett, 2002). Korpi and Palme (1998:681-2) refer to this as the paradox of redistribution whereby *“the more we target benefits at the poor only and the more concerned we are with creating equality via equal public transfers to all, the less likely we are to reduce poverty and inequality.”* Ravallion (2002), looking at the case of Argentina in the 1980s and 90s observes that in circumstances when there is a need to tighten the fiscal purse, targeted social protection programmes are often worse hit than universal programmes and these are often at times when poor households need resources the most. And in such circumstances, to quote Sen (1995:14) *“benefits which are exclusively meant for the poor end up as poor benefits”*. Such an argument implies that inclusion errors may be beneficial for a programme if it helps garner the needed support, and if they help to sustain it.

While the above looks at general arguments against targeting it is imperative to substantiate the discussion by looking at some approaches or examples of targeting approaches and how they fare against these arguments. The two most common approaches in SSA are proxy means testing (PMT) and community based targeting (CBT) although the literature is not conclusive on which approach is more effective (Stoeffler et al., 2016).

PMT relies on quantitative data to generate a form of predictor for household welfare. They are seen to be relatively cheap to implement because they focus on a limited observable number of characteristics; they rely on criteria which implies little opportunity for manipulation; and correlate to long-term poverty rather than short-term consumption. However, opponents state the possibilities for targeting errors as people understate their assets. At the same time, opponents cite the possibilities of targeting errors (up to 20%), the lack of community participation in the targeting process often leading to limited buy in, and incompatibility with local perceptions of poverty and vulnerability (ibid.).

CBT on the other hand relies on the knowledge of community members to select potential beneficiaries following a participatory process. CBT is based on the premise that community members are better placed to identify and target population as they have better knowledge of the population. In Ghana, the CBT process involves community elders constructing a list of poor and vulnerable households and asking community members to validate these. It thus has the benefit of reflecting local perceptions of poverty and vulnerability, and community buy-in. But CBT is also susceptible to high levels of 'elite' capture, and communities' perceptions of poverty and vulnerability may not always coincide with programme objectives. Hurrell and Pellerano (2011) argue that in the context of widespread poverty, asking community members to target small proportions of the population is unfair and unethical. Furthermore asking communities to participate in the context of high levels of poverty is likely to lead to suspicion and jealousy. The limitations of both have led to some programmes combining both PMT and CBT in the same programme to benefit from the advantages of both approaches, although a study by Stoeffler et al. (2016) in Cameroon found that a hybrid of the two approaches performed worse than PMT alone.

In urban locations, the choice of targeting approach, whether PMT, CBT or self-targeting, is shaped by several contextual factors. For example the implementation of PMT is challenged by the level of the distribution of the population. In rural areas, cash transfer programmes which use PMT may use a census approach to administer a PMT questionnaire, from which beneficiaries are selected. Such an approach is feasible because rural populations are often concentrated in a given locality, households are relatively static and household members likely to be at home when enumerators visit. However, in urban locations, such conditions are not easily met, which means that implementing a PMT questionnaire through a census approach is likely to be costly and time consuming. For example urban residents are more likely to hold multiple jobs and therefore are busy during the day. Where a census approach is not used, outreach activities need to be carefully planned to avoid exclusions, particularly where communities live in small ethnic enclaves. Gentilini (2015), describing the targeting of a cash transfer programme in an urban slum of Nairobi, mentions how the challenge of communicating information led to high levels of exclusions leading to the need

for targeting to be redone at considerable expense and delay of programme implementation. A PMT approach is also problematic in an urban context because the variables in PMT formulae, as is the case in Ghana, are not always adjusted to urban context, which leads to a large number of errors. For example, housing is an important component of PMT formulae, and the fact that many in urban locations people live in rented accommodation may skew PMT results. Furthermore, as mentioned above, livelihoods change rapidly and as such income data may not always be accurate even when regular retargeting is undertaken. Retargeting exercises are rare.

However, Gentilini (2015) argues that CBT is even more problematic than PMT in an urban context. This, he argues, is because communities are less well defined. Markers of wealth might be hidden because households are less defined. In rural households, it is often very clear who the household head is, and therefore the allocation of resources. In urban households, there are varying and more eclectic forms of households from single person, to nuclear, to loosely related individuals. Household headship might well be figurative, making it hard to demarcate which resources belong to whom, and to ascertain the extent to which sharing happens in practice. The high levels of mobility mean weaker social ties and potential beneficiaries may not always be very well known to officials undertaking CBT.

The reality is that many programmes do not adapt implementation and design of targeting to reflect the peculiarities of urban areas. In Ghana, LEAP does not account for geographical differentiation, although evidence from simulations shows that PMT with geographic differentiation would have lower inclusion errors, though more mixed impact on exclusion (Gentilini, 2015). The Oportunidades programme, however, is cited as a good example of how targeting can be adapted to rural and urban contexts. There, the PMT formula reflects work income and income transfers such as pensions, and the relatively more stable work conditions in rural areas. Similarly, the formula recognises the high proportion of incomes spent on housing in urban areas, and additional indicators in the PMT which better predict welfare in an urban context (ibid.).

Summarizing the challenge of urban targeting, MacAuslan (2011:40), in his study of a cash transfer in an urban slum in Kenya, notes: *“Korogocho has a large, dense population with high rates of poverty. There is a high turnover of people, and their situations are very different and subject to rapid change. Unlike in smaller, more homogenous communities common in rural areas, people do not know each other. Techniques commonly used in rural targeting, such as community validations or house-to-house targeting, are therefore harder to implement.”*

Clearly there are plausible arguments made by both proponents and opponents of targeting. It is clear that given resource constraints, targeting is potentially useful if reasonably tight. However challenges with administrative capacity mean that using categorical targeting, along with building in

some degree of means testing to improve targeting efficiency, may be the most that can be hoped for. Across Africa, categorical targeting has gained traction, as seen in the case of Uganda, where following experimentation with two possible targeting approaches categorical approach was favoured. The above has also highlighted the importance of adapting approaches to urban contexts to capture, among other things, dynamism in people's situations. This is the context within which graduation is emerging where a cash transfer system recognises that some beneficiaries no longer qualify and need to be graduated.

2.3.3 Graduation and complementary services

The concept of graduation is new relatively new in the social protection discourse. Its definition varies according to context and programme, and there appear to be no rigorous and consistent way to defining it (Devereux, 2010). When linked to a cash programme, it commonly refers to a situation whereby programme beneficiaries of cash are no longer dependent on the programme and as such graduate. Graduation therefore happens when individuals reach a certain wellbeing threshold as set by the programme.

Daidone et al. (2015) identify two perspectives on graduation. First, they represent graduation as exiting from the programme when a beneficiary experiences changes in their situation (e.g. changes in age, changes in household context) such that they no longer qualify under the eligibility criteria. On the other hand, there is a perception of graduation where it represents positive transformative change in livelihoods in the sense that beneficiaries become more resilient to shocks and stresses, or that the beneficiary exceeds some programme-defined threshold or some specific indicators. Devereux and Sabates-Wheeler (2015) term these "exogenous graduation" and "endogenous graduation" respectively. A distinction is made between "threshold" and "sustainable" graduation (ibid). Threshold graduation relates to when beneficiaries reach an administrative benchmark such as income, age (i.e. reaches age 18 and over) which renders the beneficiary ineligible. As such this corresponds to both endogenous and exogenous graduation. Sustainable graduation on the other hand relates to the extent to which beneficiaries are self-sufficient and can no longer slip back into poverty requiring any support.

When graduation is an explicit objective of a cash transfer programme and reflected in its design, it typically involves households receiving cash transfers for a specified period of time in addition to which beneficiaries receive productive assets and livelihood support (such as livestock, seeds, fertilizer) to help beneficiaries build resilience. The beneficiaries are also encouraged to save, apply for loans and develop business plans, and receive intensive training and mentoring to ensure that they are on the right path. The rationale is that cash alone is unable to yield transformative impacts but that a more holistic package of livelihood support is required to build resilience.

An example of a graduation programme is one implemented by Concern Worldwide in Rwanda. In addition to cash, households also received support in the form of coaching to promote savings and help to build resilience. Graduation therefore encourages a move away from dependence on cash transfers to a state where households are able to support themselves and move away from extreme poverty (Sabates & Devereux, 2015). The PSNP programme in Ethiopia also graduates households off the transfers once they demonstrate an ability to meet their food needs. These are then eligible for the Household Asset Building Programme for a further year, through which they encourage the increase of incomes and assets through agricultural extension and credit services.

The experience of running graduation programmes in SSA has so far been limited to rural contexts, and existing programme designs reflect this. However, evidence from Latin America shows that graduation programmes can be feasibly adapted to urban contexts. For example, Gentilini (2015) notes how graduation in the urban context can be adapted by supporting a broader range of economic activities beyond agriculture towards supporting livelihood activities in the service sector such as tailoring, hairdressing and carpentry. Implementation of the right livelihood support programmes, he argues, requires adequate sensitization and a participatory process in deciding what would work in each urban context.

Graduation programmes are often seen as an antidote to negative concerns about social cash transfers. Slater (2009) and Daidone et al. (2015) identify three such concerns: funding of non-productive consumption rather than investment expenditure which yields positive returns on growth and economic development; creation of long term dependency, laziness and perception that cash transfers are handouts; and about effectiveness of public expenditure and demonstrating fiscal sustainability of transfers.

Evidence from existing graduation studies in Africa help to appease such concerns, although evidence is limited because many studies measure short term effects (often only a year or so after programmes have been completed). For example, evidence from the Women for Women International's (WfWI) graduation project in Rwanda show that beneficiaries' incomes doubled over the duration of the project. Similarly in Congo, beneficiaries saw a 72% increase in their income over the duration of the programme. Concern's Graduation Programme in Rwanda saw an increase in ownership of livestock from 7% to 81%. Furthermore, programme participants also exhibit increased savings as well as improved dietary diversity (Devereux & Sabates-Wheeler, 2015). Beyond such direct economic outcomes, the programme in Rwanda also led to an increase in participation of social ceremonies and community activities which increased their self-esteem, self-worth and confidence as they could make the needed financial contributions. Such outcomes, it is argued, are not only important outcomes in their own right but also for their potential to influence

decisions in other domains. For example, confidence about the future is crucial in the investment decision-making process (Handa et al., 2014).

However, graduation objectives are not always explicit, and in such circumstances, cash transfer programmes may facilitate progress towards graduation outcomes by fulfilling productive functions through use on investments, savings, and risks coping. The Ghana LEAP programme can be classed as this second variety of graduation programme.

For those categories of cash transfer which do not have an explicit sustainable graduation approach, but rely on productive use of transfers to yield graduation outcomes, there is a plethora of evidence which suggests that these outcomes are possible. For example evidence from cash transfer programmes in Kenya and Lesotho shows that cash transfers increased the ownership of productive assets such as farm implements, ruminants (FAO, 2014a; FAO, 2014b). It also led to increased use of organic fertilizers for households with labour productivity. Graduation potential is also possible through increased social capital, by allowing beneficiary households to engage in risk sharing activities. Evidence from Zambia shows how cash transfers increased creditworthiness and cash savings (Daidone et al. 2014; AIR, 2014).

Browne (2013), following a review of programmes, found that graduation potential is enabled by the existence of personal skills, pre-existing assets, social networks and peer support and access to complementary services such as skills training. Daidone et al. (2015) similarly identify three categories of enablers of graduation. The first relates to a target group of beneficiaries. In SSA one can distinguish between cash transfers which focus on vulnerable households with limited labour capacity (as in the case of Ghana), and those programmes focused on child poverty or OVCs often related to the HIV/AIDs epidemic. In the case of the latter, transfers are often targeted at parents and caregivers, and the proportion of working age adults tends to be higher. In such circumstances, it would appear that households with more labour capacity are more likely to be able to put transfers into productive use in the short and long term. Such households are also likely to have a complementary asset base (for example existing capital, inputs) which puts them ahead on a graduation trajectory. However where transfers are targeted at those (such as the chronically sick, severely disabled and elderly) who are unable meet their basic needs, then the core function of cash transfers is to protect and limited productive use should be expected. In the case of incapacitated households, the promise of graduation is infeasible; for such households the core function of cash transfers is to serve as a safety net.

A second set of enablers relate to programme specific factors. For example where transfers constitute a small proportion of consumption expenditure, the intensity of productive impact is likely to be limited as beneficiaries concentrate on using transfers to meet basic needs. The predictability

of cash transfers also affects the extent to which transfers are put to productive use. Reliable transfers allow households to plan, and build assets and savings that can be used in hard times without engaging in negative coping strategies which undermine the productive use of transfers. Third, graduation outcomes are enabled by the existence of favourable market factors. Barca et al. (2015) find that the existence of markets enhances the productive potential of cash transfers. In this sense productive potential is likely more pronounced in urban areas where markets exist and population density is high and there is the availability of public infrastructure.

However, the graduation discourse has several challenges. Slater (2009) argues that, where graduation is not explicit in cash transfer design, the above conditions are rarely met, yet there is an expectation of graduation outcomes. This creates a tension likely to undermine policy coherence and challenge outcomes anticipated by funders and government. Another issue is the threshold at which to stop giving support. Where vulnerable households are included in the programme, graduation suggests that households should stop support when their situation is restored at pre-crisis level. However, people's livelihoods do not follow such a linear process, particularly in urban areas where livelihoods are highly precarious. Furthermore, graduation must be linked to the sustainability of complementary services (Slater, 2009). However in practice, access to complementary services is often hindered by institutional coordination problems and simple unavailability of services at district and community level (see the case for LEAP below), although the problem is likely to be slightly better in urban areas. A final challenge relates to the nature of the evidence on the extent of graduation in cash transfer programmes. Roelen (2015) is of the view that the current focus on short- to medium-term impacts is limiting, rather "true sustainable graduation should be about achieving long-term improvements in livelihoods and living conditions that are maintained across generations". She argues for an 'intergenerational graduation' perspective which requires investing in children and defining success for graduation programmes in terms of breaking the intergenerational transmission of poverty.

Finally, as Devereux and Sabates-Wheeler (2015) argue, graduation programmes are similarly susceptible to criticisms that are thrown at other social protection programmes in general in that they do not provide long term fixes which challenge structural drivers of poverty and vulnerability. Reddy (2013) similarly raises concerns about how graduation programmes operate in isolation from the macro context rather than focusing on genuine socioeconomic transformation.

The view that one takes on graduation depends on how one views the role of social protection: i.e. whether social protection should focus purely on risk management and provision of basic needs or whether there is a developmental role. It seems though that graduation might be one of the few issues that converges the SRM and the transformative social protection perspectives.

2.3.4 Social relationships

Evaluations and research on cash transfers often focus on economic impact, and it is this narrow focus that is used to judge their efficacy (Macauslan & Riemenschneider, 2011). Such impact areas are relatively quick and easy to capture and are likely to show positive results because resource constrained households are likely to spend transfers on useful things. Economic impacts also have the clear links to economic growth (ibid.). Such positive results are also desirable because they can be used to appease the constituents of donors at home about the effective use of their taxes.

Following recent calls to widen the evaluation scope of cash transfer research (for example see Devereux & Roelen, 2015; Copestake & Camfield, 2009; Devereux et al., 2013) there have been some studies (either stand alone or part of end of programme impact evaluations) which look at the dynamics of cash transfers in other social and political realms, some of which I have been personally involved in (for example see Attah et al., 2012b; Attah et al., 2016; and Fisher et al., 2017). However, these studies often start with a minimal understanding of the cultural and relational context within which programmes are being rolled out. Studies often do not invest resources in understanding the nature, meaning and dynamics of the different types of social relationships and underlying norms in the different contexts, and as such, fail to capture the nuances in terms of how cash transfers mediate these relationships. Incorporating such a process can be time consuming and costly, and hence hard to incorporate into prevailing evaluation practices.

Yet social protection programs are delivered within the context of complex and vibrant social relationships and these contexts mediate the impact of policies and programmes (Calder & Tanhchareun, 2014). As will be demonstrated later in this thesis, relationships are central to personhood, and individuals are enmeshed in a complex web of relationships at household, community and national level within which power, knowledge, resources, and ideas flow. The evidence as is presented below shows that cash transfers are a socially invasive process which incorporates sensitization, targeting, registration, making payment, and monitoring.

A complete understanding of cash transfers must therefore consider the social context in which they are implemented. This necessitates a move towards assessment of non-economic dimensions in research. This assertion is supported by other authors in the literature. For example, Toit and Neves (2009) argue that the value of South African social grants lies not only in their contribution to subsistence consumption, but also in how they serve to enhance social reciprocity networks because the grants are rarely used exclusively by named beneficiaries, neither are they easily separable from the general flow of intra- and inter-household resources. Toit and Neves thus argue that this makes understanding the value of grants in terms of individual utility satisfaction inadequate. Attah et al. (2016:1127) buttress this point by arguing that analysing the social, cultural and political environment identifies wider gains or losses that “multiply programme impact along traditionally conceived lines,

sometimes even provoking new impacts in areas that might not have been anticipated by policy-makers". This section reviews selected evidence on cash transfers and social relationships as a basis for further advancing our conceptual framework and methodological approach in Chapters 3 and 4. The aim is not to challenge the existing evidence base, but to draw on lessons and reflect over evidence gaps, and incorporate in my framework and add further dimensions to my analysis.

Intra-household relationships and gender

The evidence on social relations covers intra-household relationships, inter-household relationships, and more recently state-society relationships. The evidence on intra-household relationships mainly focus on reduction of intra-household financial burden, control and ownership resources, and decision making between household members.

Evidence from Kenya shows how the cash transfer programme there improved relationships in recipient households by reducing financial burdens. The Kenya Cash Transfer Orphans and Vulnerable Children (CT-OVC) programme has the explicit relational objective of helping to retain Orphans and Vulnerable Children (OVCs) within their families. The transfers helped to create a more stable household environment for orphans by providing resources or an asset which helped extended family members agree to be caregivers of their orphaned relatives. In this sense, even beyond the immediate household, the transfers helped to strengthen relationships with external family relationships in a context where they would otherwise be seen as a greater burden (FAO, 2014a).

Findings from the Concern Worldwide Korogocho cash transfer initiative, which is being implemented in an urban slum, similarly found improved household relationships and attributed this to the fact that households' needs were better met. Particularly in an urban African context where families are fluid and separate easily, leaving women to take care of children, Macauslan and Schofield (2011) found that transfers allowed women, who make up 86% of programme beneficiaries, to better meet the needs of their children. In turn the quality of relationships improved with children seeming much happier because of the assurance of food. As MacAuslan and Schofield candidly report: *"love increased because people are full"* (p.35). The study also reports a proportion of transfers being used as remittances to support relatives in rural areas. Hofmann et al. (2008) found that beneficiaries of the social pension grants in Kwa Wazee, Tanzania, were less lonely compared to those not receiving the pension. Furthermore, the findings showed that the increased ability to meet the children's needs eased worries and improved relationships between generations within households, particularly between grandchildren and grandparents. Children felt more loved when their grandparent was able to meet their material needs, and this reduced potential conflict between the generations.

The role of extended family networks and social networks more generally is said to be waning across Africa, thus reducing its risk sharing function and its ability to provide a reliable source of support, particularly for very poor members who are unable to contribute. Toit and Neves (2009) acknowledge the unequal and gendered manner in which family and social networks often work. Such exclusions and unequal coverage of support by social relationships is what has been termed the dark side of social capital, and a range of factors, related to political economy and factors related to modernization (see chapter 3), is said to be facilitating this trend. However, there is evidence to show that cash transfers have helped to re-kindle support, by allowing beneficiaries to contribute, but also become self-reliant which reduces perceptions of beneficiaries being seen as a burden. Attah et al. (2016), drawing on evidence from Kenya, Ghana, Zimbabwe and Lesotho, note how the independence from extended family members created by a cash transfer enabled beneficiaries to assert individual agency and autonomy rather than being perceived as a burden. Programme beneficiaries across the study locations were now seen to be financially independent individuals able to contribute their share, however small, to household resources. In Uganda, such independence and ability to contribute to household resources leads to feelings of self-esteem, status and empowerment (Bukuluki & Watson, 2012).

Cash transfers thus play an important role in providing resources to those who would otherwise be marginalised in reciprocal exchanges that happen within familial relationships. In the African context, as will be seen in Chapter 3, social relationships are increasingly being monetized and the lack of resources undermines their agency, while the receipt of transfers allows individuals to fulfil their obligated role by allowing them to participate and negotiate within their social network.

Given the focus of this research on urban areas, it is instructive to look at the nature of intra-household relationships where migration features within the household economy. The existence of transfers can be expected to crowd out remittance transfers. Jensen (2004), analysing data from South Africa, finds that that each rand of public pension income to the elderly leads to a 0.25 – 0.30 rand reduction in private transfers from children living away from home. However, evidence from Ethiopia (FAO, 2014c) shows that such reductions in remittances are not always viewed in negative terms as they are seen as a relief for household members. Evidence from the Senior Citizens Grant programme in Uganda also finds limited crowding out of family support for older people, and where it existed, this was similarly viewed positively by some beneficiaries because it was seen as relieving their adult children of onerous economic responsibilities for their welfare (Bukuluki & Watson, 2012). Lund (2002), cited in Toit and Neves (2009), also notes that perceptions of crowding out also hold only when one considers the household in isolation; if they are viewed as part of a larger process where resources are relocated in wider extended networks through reciprocal practices, then crowding out should not be seen as a negative outcome. This necessitates understanding the nature and functions of social networks of beneficiaries in order to fully understand the effects of transfers.

Turning to gender relationships within the household, it will appear implausible to expect that cash will affect relationships between men and women very much. This involves challenging deeply embedded social norms and ideologies which affect access to and control over economic, natural resources which the modest value and short-term nature of programmes cannot change. For example, evidence from an impact evaluation of the Uganda Social Assistance Grants for Empowerment (SAGE) cash transfer programme, following three years of implementation, found that SAGE had not fundamentally changed gender inequalities in asset ownership, with men continuing to dominate the ownership of productive and valuable assets such as land and livestock, while women owned low value domestic resources such as small ruminants and utensils (Merttens, 2016). Similarly, very limited evidence in that evaluation indicated changes in intra-household decision making processes as a result of cash transfer receipt.

However, while complex transformational changes in gender relations may be beyond the remit of cash transfer programmes, there is evidence to show that cash allows women to feel confident because the transfers give them the ability to more adequately provide for their families (Calder & Tanhchareun, 2014). There is also evidence to show transfers give women the opportunity to overcome exclusion in some reciprocal and risk sharing arrangements. Across many programmes there is evidence to show changes in women's participation in savings and labour groups as a result of their beneficiary status (Barca et al, 2015)

One aspect of gender roles and impact that is not widely discussed in the literature is the issue of how cash transfers interact with women's unpaid care work. Molyneux & Thomson (2011) referring even to a broader aspect of gender equality find that existing policies and legislations to support gender equality and empowerment is not mainstreamed to cash transfers. In many African countries unpaid care work is institutionalised such that in countries like Mozambique, labour law provides women in the formal sector with 30 days of sick leave in a year (Castel-branco 2017). Unpaid care work is a concern because it perpetuates inequality and curtails women's capabilities and choices by constraining women's ability to effectively participate in the labour market, go to school, and engage in community work and so on. Unpaid care work also reduces the availability of time for leisure which has negative implications on wellbeing. Chopra (2013), in her review of social protection policies in low and middle-income countries, found that unpaid care can be addressed through conditional and unconditional cash transfers. They help address the concern of unpaid care work by providing income security and encouraging labour participation. Particularly, cash for work programmes might help ease the burden of care by providing improved access to water and other social amenities.

However, it is also plausible that cash transfers exacerbate the unpaid care work, particularly through conditionality which adds additional burden to women's unpaid care work. For example, conditional child grants may require that women participate in health training and make use of public services which are not always accessible. This means that women may have to walk long distances to collect benefits or adhere to conditionalities. This leads to individualization, rather than a socialization of care. In some circumstances, where programmes increase the amount of time women spend away from home, this leads to household responsibilities falling on girls who are required to assume the responsibilities of their mothers. This reinforces the argument about the limited ability of transfers to bring about transformational change in inter-household relationships.

Inter-household relationships

Although most cash transfer programmes do not have a relational objective, the stages and process in cash transfer implementation – sensitization, targeting, payments, M&E – have the potential to affect social relationships outside the households in many ways. The evidence on relational effects of social relationships often fails to make explicit links with cash transfer processes.

First, the process of community sensitization often involves identifying people who are known and trusted by the community to ensure community members are aware a programme is about to start, its objectives, the benefits that will be distributed, at whom resources will be targeted, what will be required for consideration and so on. The mere fact of selecting someone to lead this process instils some symbolic status which is reinforced by the fact that they may be given a t-shirt, a motorbike, and have regular contact with stakeholders beyond the community. This reinforces stratification in the community and the relative influence of these selected individuals which may affect access to resources for some members of the community.

Second, further power is imbued in these individuals if they are involved in the targeting process, as is often the case where individuals may have so much power in the case of a community based targeting approach to determine who is eligible and who is not. Whether these individuals are fair and accurate in their selection or not, in a context of widespread poverty, this is likely to lead to suspicions of favouritism and resentment. The process of targeting also singles out households and creates individual identities, whereas collective identities may be seen as more valuable in some cultural contexts.

Third, in some cash transfer programmes seeking redress may not always include traditional conflict resolution approaches and mechanisms. This can be seen as undermining the significance of pre-existing institutions.

Fourth, further relational effects may emerge from the payment process itself, where for example the issuance of a payment ID reinforces individual identity or creates new identities of being part of the programme over a wider collective identity. Once payments are received, these may differentiate people, with beneficiaries being able to dress better or eat well in a way that sets them apart from other members of their pre-existing grouping. In some cases, the symbols of power used as part of the distribution process, such as police officers, teachers and so on, may strengthen the power of those actors involved as well as attract stigma.

Fifth, a process like M&E, where some households are selected or invited to be spoken to while others are not, may create some temporary identities, which may affect relationships and, therefore, access to some resources down the line.

There is a lot of evidence of social rifts as a result of targeting – often expressed in sentiments such as “*we are all poor*” (Ellis 2012). In the Malawi Social Cash Transfer Programme, the headmen were central in the targeting process, being involved in the approval of the forms determining eligibility. Traditionally, consulting the headman is a precondition for doing anything at the community level. Macauslan and Riemenschneider (2011) note how their involvement in the programme strengthened their position and reinforced their symbolic role, while at the same disrupting some relationships because of perceptions of favouritism. Such feelings, they argue, are likely to increase the distance between headmen and community members.

Cash transfers can also affect beneficiaries’ participation in other community structures such as labour, church or savings groups. The efficacy of these structures, as with the extended family, is perceived to be waning (Barca et al., 2015). But they often remain central in managing risks and shocks. Often they are contribution based, and participation depends on the extent to which one is able to regularly contribute, and cash transfer payments can facilitate this.

In Ethiopia cash transfer beneficiaries have been seen to increase participation in the *Lifinti*, which is an example of a reciprocal labour sharing agreement because of their increased ability to now supply needed food and drinks in exchange for labour (Barca et al., 2015). The participation of beneficiaries in savings groups is consistently reported across a number of studies, although the amounts are not always sufficient to allow continuous participation. Babajanian and Hagen-Zanker (2012, p.4) suggest that income exclusion often represents a pathway or a transmission mechanism that facilitates other forms of exclusion, which means that cash transfers can help address other forms of exclusion. Evidence from the SAGE programme in Uganda showed that elderly beneficiaries use the cash transfer to maintain connections and social networks within their communities by making contributions to funerals, religious festivals and other social ceremonies or events (Bukuluki & Watson, 2012)

However, it is also important to consider the non-material effects of the relational impact of transfers, indicating an increase in self-worth, confidence and dignity, as well as a sense of belonging following increased participation and interaction beyond the household. Attah et al. (2016) note how increased confidence and self-worth enabled some beneficiaries in the Zimbabwe HCT programme to forge relationships with schools in order to negotiate better payment plans for their children's education. For children, the transfers helped to forge positive relationships with friends without fear of being stigmatised or teased because their parents could now afford education materials and school uniforms. However, there is also evidence which runs counter to the above narrative. In the case of the Korogocho, an urban slum in Kenya, the overall influence of the cash transfer on relations between households was fairly negligible. This could be because the dense urban nature meant that people were not always aware when payments were being made. Less visibility means less opportunity to exhibit resentment.

State-society relationships

A third relational dimension of cash transfers is that between recipients and the state. This particularly relates to the possible transformational role of cash transfers. However empirical evidence on this is as yet limited (Adato et al, 2016). A review of the literature identifies three pathways through which cash transfers affect the relationship between individual recipients and the state. First, through a convergence of spaces of exchanges between the state and individuals. Second through notions of identity and increased sense of belonging; and finally through understandings of rights and responsibilities. These dimensions are in line with conceptualization of state citizen relationship but forward by Leisering & Barrientos (2013) and Adato et al. (2016).

In much of the discourse on cash transfers beneficiaries are seen as passive individuals who receive handouts from others, who make choices for them (Plagerson et al., 2012), with the state and recipients existing in divergent spaces, with the state conceptualized mostly in abstract terms. But cash transfers are inevitably seen as creating a space where recipients and the state can interact. Plagerson et al. (2012) note how in South Africa, the state was seen by recipients as a 'caregiver' in recipients' socio-economic networks. In this sense, cash transfers enabled the state to be like any other contributor in people's lives. The cash gave the state visibility and challenged notions that it was unfair and neglecting its responsibilities. Such perceptions are similar to the expectations that individuals hold of familial relationships.

Recipients' perception of the state is also affected by implementation processes. For example, awareness-raising campaigns involve the use of government agents, such as social welfare officers. Therefore cash transfer allows for an indirect interaction with the state through officials. An implicit symbolic communication can be through the issuance of an ID card. This moves the relationship

beyond the interpersonal, and raises the question of how far recipients like being recipients, to the more abstract idea of citizenship. Evidence of this is associating cash transfers with voting behaviour. Oduro's (2015) study of the effects of Ghana's LEAP transfer programme on state-citizen relationships found that the cash transfers' institutional arrangements in the selection and identification of beneficiaries, for instance, created direct exchanges with the state through the issuance of an ID card which many beneficiaries held as evidence of their contact and interaction with the state. Plagerson et al. (2012) argue that in the African context, the convergence of space of interaction is important because such spaces are typically truncated and crowded with influential gate keepers at sub national level – such as assembly men in the case of Ghana – and this keeps poor people feeling marginalised and constrained within the informal realm. Elsewhere, Correa & Roopnaraine's (2013) study also found that in indigenous Amazonian and Andean communities, possessing an ID card allowed holders to identify themselves as full Peruvian citizens, and remain within the sight of the state, while at the same time enjoying the privileges that come with the card related to freedom of movement and legitimacy in dealings with state actors.

The relationship between the recipient or citizen and the state may also be strengthened through a reinforcement of identity and feelings of belonging. In Hunter & Sugiyama's (2014:835) study of Bolsa Familia beneficiaries in Brazil's severely disadvantaged northeast, they reported that "Bolsa had helped them lead more autonomous and dignified lives. They saw it as understandable and fair in its design and distribution, as attainable and navigable despite bureaucratic complexities, and defensible through political action". There is also evidence that shows how cash transfer documentation facilitates this. This is because as a document, the ID card signifies that individuals exist, and the eventual fulfilment of social and economic needs, once payments are made, reinforces a sense of being part of something larger than one's immediate network. However, it is important to acknowledge that this sense of being a citizen may be suppressed by the identity of being a beneficiary or client. Being labelled as poor may not always be welcome, particularly when it is associated with laziness and irresponsibility.

A third mechanism through which cash transfers affect the relationship between the state and recipients depends on the extent to which the transfers are seen as a mechanism through which the government is fulfilling a moral obligation and a way for beneficiaries to lay claim to their social, economic and political rights. We recall from the above discussion on social protection and rights that in the context of development, the claim on economic and social rights is seen as a way of realising one's citizenship. Oduro (2015) shows that in Ghana, improved state-citizen relationships hinge on the ability of the state to raise the living conditions of the poor. This contractual obligation, as will be seen in chapter 7 of this thesis, is undermined by payment delays and the lack of grievance procedure to hold the state accountable.

The above has presented some of the key debates in social protection relevant to this thesis. Evidence draws most from SSA, but also from LA where evidence is limited. In general there is a limited information about in the empirical data for the urban context, and wherever possible and relevant, the differential influence that geographical context makes to debate has been highlighted. Below I turn to the discussion on the evolution social protection and highlight some of the key debates and issues within the cash programme- the Livelihood Empowerment Against Poverty drawing existing empirical evidence.

2.4 Evolution of social protection in Ghana

This section more specifically on the evolution of social protection in Ghana It identifies three main moments in this evolution: a colonial period, a post-colonial and the neoliberal period. The provision and nature of social protection in each of these phases is affected by the major social, economic and political processes dominant in that phase. In the colonial phase, which was characterised by self-sufficiency and self-help system of governance, social protection initiatives were provided through decentralised structures and local and traditional institutions such as chiefs and family and later collaboration between state and religious organizations. In the post-colonial era, the government pursued a broader objective than protection, focusing on human capital development as explicit part of nation building. In the neo-liberal era the broader notion of social policy pursued in the post-colonial era towards the objective of protection. This process I argue is driven by internal and external factors.

As mentioned above, social protection is a relatively new concept, and although initiatives may not have been conceptualised as such, I apply the current definitions and tenets as described in the previous sections to understand how social protection has evolved in Ghana. In each of the three periods therefore I identify preventive, protective, promotive and transformative initiatives by public and private individuals that provide income or consumption transfers to the poor, to protect the vulnerable against livelihood risks, and enhance social status and rights (Devereux & Sabates-Wheeler 2004).

2.4.1 Provision of social protection in the Gold Coast

Ghana, then known as the Gold Coast, became a British colony in 1902. Unlike the French, the British governed Ghana (like in many of its other colonies) through a system of customary indirect rule. Broussalian (2011) argues that British indirect rule was well-known for two main features. On the one hand, it encouraged self-sufficiency or self-help governance. On the other, it emphasized the need policies and institutions to be modelled on local customs and laws. In other words , it took a hands-off relatively approach, building on the traditional institutions, hierarchy and identity already in place, such as the chieftaincy system and other forms of village councils. Under British colonial rule, chiefs and village councils were therefore empowered to take control, and were seen as

responsible for the welfare and protection of people. The creation and maintenance of welfare services also fell in the hands of the chiefs. This process of relying on traditional structures can be argued to have facilitated nation building (MacLean, 2002). It was believed that protection and therefore enhanced welfare could be most effectively provided by the custom of village groups although these were under threat by modernization. Secondly, the goal of self-sufficiency also affected how social protection initiatives were financed. Authorities had to pay for their own services from revenues they generated (MacLean, 2002).

In 1940, the Colonial Development and Welfare Policy was implemented to minimise the threat of labour unrest in urban areas. Against the background of a lack of resources in the post-World War II era, the colonial authorities encouraged the government to make services available at local level to the few Ghanaians who had fallen outside the traditional safety net of the extended family because of migration to urban centres and were in need of assistance, rather than providing a centralised social insurance or assistance system (MacLean, 2002). The strategy was to raise the standard of living of the Ghanaian urban working class by enabling them to support themselves and their family, rather than relying on a public safety net provided by colonial officials.

2.4.2 Provision of social protection in the post-colonial era (1960-1980)

In this phase, government pursued a broader agenda of social policy focused on human capital development. After Ghana's independence in 1957, development planning mainly focused on achieving economic growth, with no clear or explicit focus on social objectives (Morales-Gómez & Moher, 2000). The Seven Year Development Plan (1963-1970), which provided the road map for economic development in Ghana at the time, emphasised an industrialization strategy based on an import substitution. This was assumed that rising wage employment would eventually lead to labour scarcity, higher agricultural incomes and improved welfare (Morales-Gómez & Moher, 2000). However, the government's approach to industrialization to live up to expectations and real wages failed to rise as expected. Consequently, the government's emphasis changed more towards the direct provision of skills and the building of human capital, bring the explicit pursuit of social objectives back onto the agenda (Morales-Gómez & Moher, 2000).

In the provision of welfare, the education and health sectors was prioritized, but with a growing reliance on NGOs and faith based bodies to improve. However, basic needs continued to decline against a background of negative growth rates and declining per capita income. Though many people looked to the public sector to provide basic services, the state's capacity to fulfil this function was weakening and welfare interventions therefore focused on the growing needs of the urban population.

In the 1970s, development policy in Ghana turned towards rural areas reviving with the idea that public services (education, food, health care, and housing) were most effectively addressed at

grassroots level. In the 1970s the government, led by Prime Minister Kofia Busia (1969-1972), embarked on a rural development programme, with emphasis on infrastructure development rather than social services provision. For example, extensive investments were made on extending the road networks, electrification and water supply. Health centres were established and rural housing was emphasised.

When Acheampong's military regime took over in 1972, Operation Feed Your Self was introduced, led by the Ministry of Agriculture and its implementation units. Operation Feed Your Self followed principles of self-help and nationalism. It hoped to bring about an improvement in welfare through growth, improvement in the country's balance of payment position, increasing employment and increasing per capita incomes. These would occur through the provision of households with subsidized agricultural inputs and capital, with the intention of doubling food production within a three-year period (Girdner et al. 1980). The programme faced many implementation challenges, most notably prioritization of large-scale farmers. Beneficiary and farmer surveys also noted the failure of the programme to meet its primary objective of increasing food supply and availability (Girdner et al. 1980).

Another major initiative for rural development during this period was the Upper Region Agricultural Development Program (URADEP), initiated in 1975 by the World Bank to increase food production, livestock and cotton production. URADEP aimed to develop the Upper Region through provision of animal services, agricultural extension, and institutional strengthening.

MacLean (2002) argues that the nature and character of the interventions in the post-colonial era followed a path dependent process, with ideas and intervention of the colonial period continuing into the post-colonial period. Four aspects of path dependence can be distinguished. First, welfare interventions towards the urban poor who had fallen outside the traditional safety net, Nkrumah targeted the masses who had left their rural homes to seek formal jobs in urban areas in his education and housing policy. The five-year development plan (1975-1980) provided for those who had 'fallen through the net' as a result of the breakdown of traditional safety nets (MacLean, 2002). Second, where the public sector failed to cope with the pressure from increased demand from the masses, the government sought input and support from the private and non-governmental sector, which played a large role in service delivery and planning and implementation in the health and education sectors particularly. Accordingly, the number of NGOs in the country increased from 10 registered NGOs in 1960 to 80 in the early 1980s (Porter, 2003). Even earlier (in 1945), the Colonial Social Welfare Advisory Committee had called on non-state actors to supplement the activities of the state in the provision of welfare. Third, there was a continuing emphasis on self-help and self-sufficiency. This was particularly evident the policies pursued by Nkrumah that focused explicitly on establishing a sense of self-sufficiency through building human capital. Fourth, service delivery continued to follow a decentralized approach. In the 1960s and 1970s, the Ghanaian government

focused on working with local communities through organized structures at grass root level. It was believed that these structures had a better idea of community needs and as such could more efficiently and effectively address them (MacLean, 2002). This was again articulated in Nkrumah's policy of self-reliance in the 1960s, and of self-help in the 1970s.

2.4.3 Social protection in the neo-liberal phase

Since the 1980s, the broader notion of social policy pursued in the post-colonial era, (fulfilling functions which include production, protection, redistribution, social cohesion and nation-building) has narrowed down to become synonymous with just protection (Adesina 2011). Within the wider development literature, this process has been described as a "quiet revolution" by Barrientos (2008:4), while Adesina (2011:4) refers to the process as the mono tasking of social policy and de Haan (2011:1) describes the process as "meteoric". In seeking to explain this renewed emphasis on protection, a mix of internal and external factors are explored.

Internal and external factors accounting for the rise of social protection in Ghana

In the 1980s Ghana's economy started to collapse, driven by both internal and external factors. Sowa (2002:3) summarizes the internal sources to which the collapse is often attributed: (i) the maintenance of a fixed and highly overvalued exchange rate that discouraged exports and produced huge profits for traders of imported goods; (ii) expansionary fiscal deficits financed through domestic banks, giving rise to a high level of inflation and an overvalued currency; (iii) the imposition of price controls on manufacturing of goods which discouraged production while giving excessive profits to the unregulated small-scale trading sector; (iv) the misallocation and misuse of import licenses which created allocative inefficiencies and denied critical inputs and equipment to high-priority areas; and (v) the expansion in the public sector through an increase in the number of state enterprises adding to distortions in the economy and destroyed incentives to save and invest.

Interacting with these internal shocks were the external shocks: high external debt levels; severe droughts in 1975-77; the oil shocks of the 1970s; and shift in the terms of trade, leading to falls in export volumes, with Ghana's share of world cocoa export falling from 33% to 17% between 1970 and 1980 (Sowa, 2002:3). The combined effect was a slow down in all sectors of the economy, leading to a decline of 15.6% in real GDP between 1971-83 and inflation of 123% in 1983 (Gokel & Vormawor, 2004:7). Savings and investment ratios fell to their lowest levels by 1983, at around 3%, and there were high levels of unemployment and underemployment (Gokel & Vormawor, 2004:7).

In the social sector, the crisis led to a decline in health and education services accentuated by low budgetary allocation. For example, in 1983 health expenditure was only 4.38% of total public expenditure, resulting in a decline in health infrastructure, shortage of drugs, and the infamous brain drain because of inadequate remuneration and work incentives (Sowa, 2002:3). The predicament

was similar in the education sector, with low budgetary allocation affecting educational supplies and emigration of qualified teachers, ultimately leading to a fall in the quality of education (Sowa, 2002). With respect to the impact on labour markets, high rates of inflation were not matched by the increase in the nominal wage, which caused real incomes to fall. This affected those in formal jobs who looked to the informal economy to make ends meet (Sowa, 2002).

Green (1988, cited in Sowa, 2002) also noted an increase in poverty, with the number of urban residents below the poverty line increasing from 30% in the late 1970s to 45% in the mid-1980s⁹. Rural poverty increased from 60% in the late 1970s to 67% in the mid-1980s (Sowa, 2002).

Responding to the economic crisis through structural adjustment policies

It was against this background that the PNDC government was forced to pursue structural adjustment policies, stabilization and macroeconomic policies which included: fiscal cuts (through reduction in utility subsidies, for example) to increase the contribution of the public sector to domestic saving and improve the social return to public investment; monetary restraint on domestic credit creation for both the public and private sectors with the aim of reducing inflationary pressures and improving balance of payment position of the country; and financial and trade liberalization and the redeployment and retrenchment in the public sector including wage restraints (Gokel & Vormawor 2004).

The initial years of structural adjustment in Ghana appeared successful. Output started to pick up, with an annual growth rate of about 5% over a five-year period (Sowa, 2002:6). From 1986, there was an increase in aid flow which showed favourably on the country's balance of payment position. Inflation was reduced to an annual average of about 25% (Sowa, 2002:6). However, the above gains were short-lived and the 1990s saw the Ghanaian economy slip back into decline (Sowa, 2002), and when the New Patriotic Party government came into power, Ghana opted for the Highly Indebted Poor Country (HIPC) status (Sowa, 2002).

Structural adjustment policies focused on macroeconomic considerations to the neglect of social and development goals. The social sector was affected through removal of subsidies, which were partly replaced with user fees, required to bring down social spending. In the health sector, by 1987 fees collected were about 13% of the Ministry of Health's recurrent budget. Cost recovery from drugs was about 34% of the value of drugs issued. However, the introduction of such fees led to a 50% decline in outpatient attendance in some rural areas (ibid., 2002) and the evidence from the Ghana Living Standard Survey (1987/88, cited in Sowa, 2002) indicates that nearly half of all sick Ghanaians did not consult any formal health provider. Similarly, in the education sector cost recovery measures

⁹ Boateng et al, (1990, cited in MoH, 2012), using data from Ghana Living Standard Survey (1987/88), set the poverty lines for the "poor" at 432,981 per head and the "very poor" at 416,491 per head in Ghana in the constant prices of September 1987.

included the use of non-qualified teachers, which affected education quality. Previous subsidies were removed and instead user fees were imposed on parents, through PTA dues, text books, and exam charges (Sowa, 2002). Many poor households bore the brunt of these costs.

Sowa (2002) notes that the structural adjustment era in Ghana policy led to a marked rise in urban poverty. Particularly, the proportion of the poor in Accra rose from 25% in 1988 to 40% in 1992. This, he explains, may have been due to the fact that most of the adjustment policies had a direct and disproportionate impact on the urban public sector due to retrenchment and wage policy. Against the background of increasing interest rates, the real income of public sector income workers fell particularly sharply.

In response, the concept of social protection promoted by the World Bank and other agencies focused narrowly on the notion of safety nets. This, I argue, marks the entry point of social protection into policy discourse in Ghana. It was believed that safety nets would relieve the social costs of reform. In Ghana, these were delivered through a social fund known as Programme of Action to Mitigate Social Consequences of Adjustment (PAMSCAD), which delivered direct funding for poverty-reducing activities to local governments and community groups. PAMSCAD projects included support for small-scale miners; credit to small scale enterprises; school de-worming; food for work programmes; and resettlement programmes (Gayi, 1991). PAMSCAD's activities were supposed to benefit the poor, who had been hit hardest by the effects of the structural adjustment policy. However, an evaluation of the programme concluded that it was characterized by implementation challenges, significant leakages and mis-targeting. For example Sowa (2002:23) notes that nearly 80% of the funds for PAMSCAD went to the non-poor (mostly redeployed public sector workers above the poverty line) while the vast majority (over 90%) of the poor received no benefit at all.

In response to criticisms of the inadequacy of minimalist safety nets, the World Bank introduced its Social Risk Management (SRM) (as discussed above) emphasised the Bank's preferred poverty and vulnerability reducing instruments. In recent years this framework has come to dominate the social policy discourse in developing countries, and aid sometimes being made conditional on the adoption of the particular donor's policy-instrument of choice (Adesina, 2011:2). This explains how social policy in Ghana has become to focus narrowly on protection¹⁰.

The 'residualization' of social policy, and associated rise of social protection was further facilitated by the 2008 'three f' global economic crisis of food, fuel and finance (Sinha et al., 2009). Responses to the crisis have involved a rapid extension and strengthening of social protection programmes. In Ghana, the immediate and short-term responses to the global economic and financial crisis included

¹⁰The percentage of government revenue spent on social protection programmes increased from 0.6% in 2001 to 4.8% in 2013. The percentage of GDP spent on social protection also increased from 0.1% to 1% in the same period (ILO, 2014).

the removal of import duties on rice, wheat and cooking oil and a reduction in petroleum prices, which were mentioned in the 2009 budget as a direct response to the global financial crisis and high petroleum prices (Brinkman et al., 2010). In the long term, the government aimed to increase the production and productivity of agriculture through the provision of inputs, and other infrastructure (ibid.).

The World Bank (2011) points to how these historical events have also continued with the weakening role of the family in providing social protection. Traditionally, in Sub-Saharan Africa, the family and clan have played an important role in providing a safety net and support system, a role reinforced by colonial policy as discussed above. However, these units have become less able to cope with the large covariate shocks that households face. Particularly in SSA, the capacity of the family to provide support through macro-economic shocks have been accentuated by HIV/AIDS, ethnic and political conflicts and migration, and the number of elderly and child-headed households has risen. This weakening of traditional support has called for a much broader safety net approach, and the social protection agenda can be viewed as the main policy response. As part of this “quiet revolution” (Barrientos, 2008:4), cash transfers have risen to become the most dominant social protection instruments (Garcia & Moore 2012:46). This sets the context for the overview of current social protection programmes in Ghana, including the LEAP programme, that it is the focus of this thesis.

2.4.4 An overview of the LEAP programme in Ghana

In Ghana, the development of the National Social Protection Strategy Document (NSPS) in 2007 is often interpreted as a sign of government commitment towards the social protection agenda, but can also be seen as a signal of how social protection has risen in prominence in the social policy arena¹¹. Using the typology proposed by Devereux and Sabates-Wheeler (2004). Table 1 below maps a list of social protection programmes that exist in Ghana. The Livelihood Empowerment Against Poverty programme is the largest of those and indeed regarded as the flagship programme of the NSPS.

Table 1 Examples of social protection programmes in Ghana

Category of social protection	Number of programmes in Ghana
-------------------------------	-------------------------------

¹¹ Until recently, formal social protection programmes in Ghana have existed independently, and have been run by different parent ministries. The NSPS has been seen as an attempt to harmonize and improve the efficiency and effectiveness of these programmes towards enhancing households' wellbeing.

Protective	<ul style="list-style-type: none">) National Youth Employment Programme) Free Compulsory Universal Basic Education) Livelihood Empowerment Against Poverty Programme (LEAP)) Capitation Grants) Ghana School Feeding Programme) Free School Uniform Programme) The National Association for Disabled People) Liberation for the rehabilitation of <i>trokosi</i> victims) Early Childhood Care Development Policy
Preventive	<ul style="list-style-type: none">) National Health Insurance Scheme) Free Maternal and Infant Health Care) Community Based Health Planning Services) NADMO Disaster Insurance
Promotive	<ul style="list-style-type: none">) Sinapi Aba Trust) The Ghana Regional Appropriate Technology Industrial Service (GRATIS) Project) The Microfinance and Small Loans Centre) Affordable Housing Programme) Youth In Agriculture Project
Transformative	<ul style="list-style-type: none">) National Programme for the Elimination of the Worst Forms of Child Labour in Cocoa (NPECLC)) Domestic Violence Act (2007)) Elimination of Human Trafficking (Human Trafficking Act 2005)) Ghana Affirmative Action Policy

Summarized from Amuzu et al. (2010)

The LEAP programme started in 2008 as a pilot project in the three Northern Regions of Ghana. It was a New Patriotic Party (NPP) initiative – announced in 2007 ahead of the 2008 elections, but implemented in 2008. It aspires to help beneficiary households to “leap” out of poverty, as well as to link them to existing government and social services that help protect households from risks. In 2008, LEAP reached 1,654 beneficiary households in 21 districts. Since then the programme has expanded, currently reaching 73,304 beneficiary households (246,115 eligible individuals) across 127 (out of 216) districts in the country. This represents about 1% of households in Ghana. In July 2015, it was announced by the government that the programme will increase to 150,000 households. Of the current beneficiaries, 118,678 (almost half) are children up to 17 years of age, 72,429 are of working age and 55,428 are older. More than half (139,366) of the beneficiaries are female (ILO, 2014). The programme is donor-funded, receiving funds from DFID (£36.4 million 2012-16), the World Bank (USD 20 million) and UNICEF through USAID (USD 2.5 million for monitoring and evaluation) (ILO, 2014). It is implemented by the LEAP Management Unit (LMU) within the Department of Social Welfare (DSW), the implementation arm of the Ministry of Gender, Children and Social Protection (MGCSP)¹². At district level and community level, the District Social Welfare Officers (DSWO) are responsible for the running of the LEAP. The objectives of LEAP are to (i)

¹² This is a newly created ministry 2013. When the programme started, it was under the Ministry of Employment, Youth and Sports.

reduce extreme poverty and hunger among vulnerable households; (ii) enhance demand for and access to social services by vulnerable households; (iii) improve the livelihood of women and infants to reduce the rate of mother to child transmission of HIV/ AIDS; and (iv) empower subsistence farmers and fishermen to access opportunity that would move them from extreme poverty and break the intergenerational poverty cycle (DSW 2007:2)

LEAP guidelines for 2007 uses a multistage targeting approach to identify beneficiaries - Geographical, Community Based Targeting (CBT), Proxy Mean Testing (PMT) and Categorical Targeting.¹³ The first step in the targeting process is the identification and selection of LEAP beneficiary districts within the region¹⁴. Geographical targeting is used to identify deprived districts based on a poverty score¹⁵. A cut-off point¹⁶ is determined and districts which fall within the threshold are prioritized for inclusion into the programme. Once a district is selected, a District LEAP Implementation Committee (DLIC) is then constituted. The DLIC is made up of the DSWO, the District Chief Executive, a representative of the social services sub-committee, a representative of assembly men and women, the District Social Welfare Officer, the Director of the Department of Children, the Director of Education, the Director of Health, the Director of Labour, the Director of Information, as well as religious and non-government organisation (NGO) representatives in the districts. The DLIC is responsible for implementation of the programme in the district. This role includes training and sensitization of other district level institutions and staff members as well as community members, and Monitoring and Evaluation.¹⁷

Once a district has been identified, a number of beneficiary communities need to be selected. The DLIC determine which communities are to be included in the programme based on poverty criteria which include the prevalence of adverse health conditions such as high incidence of guinea worm, buruli ulcer and HIV/AIDS; the level of NHIS registration; the availability of and access to quality basic social services; the prevalence of child labour or child trafficking; and the degree of geographical isolation (DSW 2007:29). As with the district level selection, there seems not to be a clear approach on how cut-offs are established and a weighting of the different indicators is not available.

Once communities are selected, a community sensitization process takes place where programme objectives and procedures are shared. This is done by the DLICs with support from community level leaders. A Community LEAP Implementation Committee (CLIC) made up of around 5-7 people is also then established and trained in LEAP procedures - targeting training and other tasks they are

¹³ The actual implementation process of the LEAP programme is reviewed in chapter 8.

¹⁴ Administratively Ghana is divided into 10 regions, and 216 districts. LEAP covers all 10 regions in the country.

¹⁵ The poverty score is made up of nine equally weighted indicators: poverty incidence, income, road density, under five mortality, NHIS registration, school attendance, BECE results, incidence of child labour, and prevalence of HIV/AIDS (DSW, 2007:29).

¹⁶ It is not clear how the cut-off point is determined.

¹⁷ This includes regular visit monitoring to communities and beneficiary households, verification of payment received by beneficiaries, and monitoring of conditionality's (DSW, 2007).

supposed to fulfil. The CLIC is a voluntary position made up of community members together with representatives from education, health, NGOs and religious groups. The DSWO is responsible for the training of the CLIC. The CLICs help with the targeting and registration of beneficiaries, counselling of beneficiaries, as well as M&E.

With the help of the CLIC, the targeting process begins. The CLIC first identifies potentially eligible households within the community. These should be extremely poor households with members who are elderly (over 65 years old), disabled or caring for Orphans and Vulnerable Children (OVC). Once this prior selection is done the list is presented to the community at a meeting to ensure that the list does not include undeserving households or exclude deserving households. The community also verifies that households selected do actually contain members with the categorical characteristic that the programme focuses on.

Once the list is verified, a means testing questionnaire is administered to households. Data are entered into a LEAP database at central level and analysed based on weights given to the proxy variables that make up the eligibility formula.¹⁸ The categorical filters are also applied to weed out households which do not include members who are elderly (over 65 years old), disabled or caring for Orphans and Vulnerable Children (OVC). Rankings are assigned based on the poverty score, from the poorest to the richest household in the community. A list of proposed beneficiaries is then generated within a resource limit set for each community. Once a final list is generated, this is sent back to the community for further verification. This presents an opportunity for community members to launch any complaints about the inclusion or exclusion of households as well as about the targeting process earlier. Final selected beneficiaries are informed by CLICs about their entitlements and the programme's procedures, terms and conditions. Beneficiaries are issued with a programme ID card and incorporated in the payment system. Each beneficiary must also nominate a deputy who has authority to collect payments on their behalf.

Payments are made manually, although at the time of fieldwork, there were plans to pilot an e-payment mechanism. The payment provider is Ghana Post, who set up temporary pay points at a central location in the community on payday. At least one CLIC member should be available on payday, together with a police officer. LEAP makes cash payments to beneficiary households every two months. At the time of research the transfer ranged from a minimum of 24 Ghana Cedis per household per month to a maximum of 45 Ghana Cedis for households with four or more eligible members (See **Error! Reference source not found.** below). This payment level represents at least 37% of food consumption for eligible households (FAO, 2013). Since the end of the fieldwork, payments have increased to a minimum of 64 GHS (\$16.60) for one eligible beneficiary household

¹⁸ There are thirteen variables in total, relating to household health status; education status of head of household; dependency ratio; housing condition; access to water and sanitation; household assets; livestock; access to land; ownership of agricultural inputs; subsistence cropping; household income sources; level of external support; and child labour.

member to a maximum of 104 GHS (\$27.98) for households with four or more beneficiaries. A major challenge in the programme implementation is delay in payment resulting in significant ‘lumpy’ payments¹⁹, which makes investment and expenditure decisions and consumption smoothing difficult (FAO, 2013). Over a 24-month period of evaluation, Handa et al. (2013) found that that beneficiaries received three lumpy payments which covered 20 out of the 24 months for which they were entitled²⁰.

Table 2 LEAP monthly payment

Household category	Total cash transfer	
	Monthly payment	Annual payment
Household with 1 targeted beneficiary	24 (\$6.20)	288 (\$74.40)
Household with 2 targeted beneficiaries	30 (\$7.75)	360 (\$93)
Household with 3 targeted beneficiaries	36 (\$9.30)	432 (\$111.60)
Household with 4 or more targeted beneficiaries	45 (\$11.62)	540 (\$139)

Although LEAP is not a conditional cash transfer programme, OVC ‘caretakers’ must adhere to co-responsibilities which include: enrolment and retention of school-age children in school; birth registration of newborn babies and their attendance at postnatal clinics; full vaccination of children up to the age of five; and non-trafficking of children and their non-involvement in the ‘worst forms of child labour’. Monitoring of these co-responsibilities is the responsibility of the CLICs (DSW, 2007).

In line with LEAP’s integrated social development approach, beneficiaries are also linked to a number of complementary services. For example, a Memorandum of Understanding was signed with the health, education and agriculture ministries to provide free access to the National Health Insurance Scheme (NHIS), free school uniforms and access to agriculture support, mainly seeds, and micro-credit services (DSW, 2007). However, there have been challenges in ensuring these linkages. For example, the mapping of complementary services at the district or community levels has been inadequate, and the micro-credit and other programmes that were to be integrated with the cash transfer programme are limited. In addition, there have been no costing for the provision of additional services, where they are not already available in beneficiary communities (Jones et al, 2008). Furthermore, there is the challenge of limited institutional capacity to carry out practical

¹⁹ i.e. payments in arrears all at once.

²⁰ At the time of the research a complaints and grievance system was underway. Meanwhile, CLIC members are the first point of call for complaints, escalating more serious matters to the DSWO.

coordination across multiple government agencies. Intra- and inter-agency information sharing has been weak and few government officers are well informed about LEAP implementation plans (ibid)

So what does the evidence say about the effects of the LEAP programme? There is ample evidence from the LEAP programme to show that the transfer supplements household incomes, enabling recipient households to eat better and more diverse foods, increase their expenditure on education and health, all without incurring additional debts (FAO, 2013). While there is evidence to show that transfers do not impact school enrolment because of the already high primary enrolment rates, evidence points to additional spending on educational materials, which motivates school attendance (ibid). Handa et al., (2013) found increased secondary school enrolment as well as lower grade repetition in both primary and secondary schools. Particularly among primary school students, LEAP reduced repetition by 10% points (ibid). Findings from the final impact evaluation of the programme found large increases (34%) in enrolment into the National Health Insurance Scheme.

Although LEAP beneficiaries should be automatically registered free of charge for an NHIS card, this facility was not working very well. Dako-gyeke & Oduro (2013) study of the LEAP programme in the Ashanti region found that the majority of study respondents did not have an NHIS card for this reason. At the same time, the LEAP transfer was inadequate to enrol all children under ones care. Care givers thus borrowed in anticipation of later receiving transfers which would be used to offset debts. This was also the case for the few situations where households had a valid NHIS card, but where drugs had to be covered out of pocket because of prescribed drugs were not covered by the NHIS. Furthermore, the transfers were also reported to have increase household's savings, encouraging off farm diversification, and increasing the ability to pay debts (FAO, 2013). Daidone et al., (2015) and Daidone & Davis (2013) finds that LEAP led to a reduction in the number of loans taken as well as repayments of loans. The study also explored the possibility of crowding out effects, with the evidence showing that the value of remittances actually increased, particularly for larger male headed households. Related to local economy impacts, the evidence from a recent Local Economy Wide Impact Evaluation shows that LEAP programme could lead to relatively large income multipliers of GHS 2.50. That is, every cedi transferred to poor households had the potential to raise local income by GHS 2.50 (Thome et al. 2014). Transfers were also reported improve beneficiary inclusion into social networks as well as participation in religious activities and community decision making. During these activities, LEAP enabled beneficiaries to contribute, which as well as signalling a risk sharing mechanism, also raised social status and status (FAO, 2013). Daidone et al., (2015) also found a 16% increase in self-reported happiness compared to control households. Yet there is also evidence to show that potential gains are undermined by the unpredictable nature of the transfers and the large number of exclusion errors. A high rate of exclusion in many cases has also led to resentment among non-recipients and erosion of social capital (FAO, 2013)

2.5 Conclusions

This section has looked at the rise of social protection in SSA and highlighted how social cash transfers have come to dominate policy. It contrasts three policy perspectives. The SRM perspective emphasises minimalist protection and emphasises economic growth, and efficiency and fiscal sustainability. The SRM is contrasted with the RBA and the TSP which criticises the SRM for being too narrow and economistic, and instead emphasizes a deeper understanding of the structural causes of poverty and inequality. Both approaches emphasize the state's role in providing basic needs. Linked to broader development discourse, SRM has undertone of modernization theory, while the RBA and the TSP are linked to dependency and structuralist thinking.

Having reviewed these perspectives, I situate the thesis within the TSP perspective. This is reflected in this thesis in the wider array of wellbeing effects of cash transfers that I try to uncover, which goes beyond material and first order effects. This chapter has also highlighted the various debates about social protection that are relevant to this thesis, noting also how the debates relate to the three different perspectives. Building on the rise of social protection in Africa, I have also provided a history of social protection and cash transfers in Ghana through three historical phases. This provides the necessary context for understanding the main social protection programme under review in this thesis.

The next chapter tackles the second major concept used in this thesis – social relationships- with a view to broadening the conceptual framework for analysing the wellbeing outcomes of social protection programmes.

3 Social relationships and wellbeing

3.1 Introduction

This chapter takes a step back from looking at social protection as something that is done by the state for its citizens to increase their wellbeing (see chapter 2), to look at how individuals, through social interactions and relationships, struggle to achieve wellbeing. In doing so, it introduces a sociological perspective to understanding of wellbeing, which is complementary to existing approaches and conceptualizations which focus on economic and psychological aspects. This chapter thus brings to the fore the value of agency. An emphasis on individual agency need not downplay the importance of the structures within which people are located and constrain their choices. Rather, it helps to understand how people overcome constraints through active struggle and negotiation. An agency or actor-oriented approach thus moves away from seeing wellbeing as solely the outcome of having material resources to include how people relate to each other, including the process of negotiating access to resources. Taking this perspective sees wellbeing as an outcome which is created consciously and sub-consciously through participation in economic, political, cultural and above all social processes. Applying this more actor-oriented wellbeing perspective to the assessment of development intervention implies the need to focus not only on outcomes and what people have, but also the *processes* that people engage in to achieve these outcomes.

This chapter consists of five sub sections. In Section 3.2, I start by reviewing existing conceptualizations of social relationships as resources through the metaphor of capital, favoured particularly by economists. I then set out the limitations of such conceptualizations, drawing particularly on the economic anthropology literature. An economic anthropology perspective on social exchanges is further developed in Section 3.3 by distinguishing between three models of relationships – dyadic, defined group and abstract. Against this background, Section 3.4 elaborates on the theoretical links between social relationships and wellbeing. Section 3.5 then applies this relationality and wellbeing framework to the specific context of rapid urban change in Ghana. Section 3.6 concludes.

3.2 Understanding social relationships

3.2.1 Relationships as assets, capital or resources

Social relationships are defined as social structures made up of contacts and bonds among individuals or groups of relatives, friends and neighbours (de Belvis et al., 2008:2). Social structure implies a framework of morality and common understanding, or a set of norms and rules including trust, reciprocity and obligation. In the development literature these norms are often conceptualised as assets, resources or social capital (for example see Woolcock & Narayan, 2000).

Capital can be defined as a commodity used in the production of other goods and services, and permitting increased production in the future (Smithson, 1982:111). Implicit in this definition is that capital has a *productive use*, and represents an *investment*, present consumption being forgone for future use and benefits (Robinson et al., 2002). It is also transformable (i.e. capable of being converted into different forms), flexible or fungible (i.e. providing multiple services from one source or input), at least partly durable (i.e. retaining its characteristics when used, subject to some depreciation or decay) and in need of maintenance.

Social relationships satisfy some of these characteristics. Relationships are transformable in that they can be combined with other inputs (or forms of capital) to provide valuable outputs or gains at a later date²¹. These gains might be in the form of superior access to information, income, employment and so on. Relationships may also be seen as investments, whereby individual actors commit to the development of relations, enabling actors to strengthen their collective identity and augment their capacity for collective action (Adler & Kwon, 2002). Likewise, relationships satisfy the durability characteristic in that multiple extractions from our friendships and family connections leave relationships intact. At the same time relationships, like other forms of capital, need maintenance. Relationships have to be periodically renewed and reaffirmed because they might otherwise lose their efficacy (Adler & Kwon, 2002:22).

The metaphorical association of capital and social relationships is most prominent in the work of Bourdieu, Coleman and Putman. Bourdieu (1986:51) defined social capital as “the aggregate of the actual or potential resources which are linked to possession of a durable network”. For Bourdieu, social capital is shared by all in a defined group, providing members with “credits” or “profits”, in the form of material and symbolic exchanges which are used to consciously and unconsciously create and maintain relationships. He asserts that “the profits” which accrue from group memberships are the basis for solidarity (ibid.). Like other forms of capital, Bourdieu implies that relationships are productive and instrumental. Benefits accrue to individuals through participating in groups and networks, and the creation of sociability through exchanges, to access the resources embedded in relationships that might otherwise be unavailable. Bourdieu also sees social capital as a product of investment strategies and usable at a later date. For Bourdieu, the benefits or ‘profits’ that accrue from relationships are related to the size of the network and the volume of benefits amassed in the past (ibid.). Individuals or actors within a relationship have differential potential to accrue benefits as well as access and control of resources that are embedded in the relationships.²² But differential access and control of benefits can perpetuate and reinforce social inequality. Throughout his analysis of social capital, Bourdieu stresses its fungibility or convertibility.²³ For example, the benefits

²¹ The expectation of future benefits may of course be uncertain.

²² This is Bourdieu's social reproduction theory.

²³ Synonymous to the flexibility criteria of physical capital.

of friendship or kinship ties can be 'converted' to economic capital as actors gain access to economic resources (incomes, loans) and cultural capital through affiliation of particular networks.

Coleman (1988) similarly sees relationships as resembling capital in that they have productive utility. Like Bourdieu's interpretation, Coleman sees relationships as having a clear instrumental value. The analogy to physical capital is very clear when Coleman tries to explain the obligations and expectations played out in relationships. If Person A does something for Person B and trusts Person B to reciprocate in the future, it establishes an expectation for Person A and an obligation for Person B. The obligation to reciprocate a favour done by Person A represents a "credit slip" for Person A which can be redeemed and used for activities other than the one in which the obligation occurred (Coleman, 1990). In this sense, relationships, like other forms of capital, are fungible. Unlike Bourdieu, though, Coleman sees social capital as a bonding mechanism which adds to the integration of social structure. This neglects the possibility of conflict and the role of differential access to social capital in perpetuating inequality. This is because Coleman views social structure as predating an individual, who then makes use of embedded resources (Tzanakis, 2013)

For Putnam (2000), social capital comprises trust and norms that facilitate cooperation for mutual benefit. In contrast to Coleman and Bourdieu, he emphasises its value as a shared asset within relatively large populations. While emphasising the productive value of relationships his conceptualization goes beyond communities and individuals, emphasising instead its role in facilitating civil engagement which engenders positive outcomes across a whole society (Putnam, 1993)

While this brief review highlights the explanatory power of conceptualising social relationships as capital, other writers have highlighted its limitations. Viewing social relationships as capital risks limiting the scope for explaining the complexity and fluidity of the different motivations that exist within relationships. If social relationships are an asset, resource or form of capital then they are unlike any other. Equating them to a tradable commodity risks downplaying the social and cultural processes involved in their construction and the range of meaning infused within them (Camfield, 2007). Franklin (2007:5-6) criticizes the idea of social capital as representing a "balance sheet" approach to understanding social relationships by focusing on how much or how little social capital an individual or a community may have. Social relationships do not belong to any one party (Adler & Kwon, 2002). McGregor (2000:6) drives home this point when he argues that the association of relationships with capital is misleading in that, for poor people, such capital or resources are never owned, but must be negotiated and appealed to in times of need. Gough et al. (2007:24) advance a similar argument, adding that while some of these appeals to relationships are strengthened and made predictable by law, contract, rights and norms, they can also be circumstantial.

Additionally, the emphasis on capital conjures an image of something which is not only tradable and tangible but has only instrumental value. Yet there is ample evidence to show that relationships can have intrinsic value (White, 2015;(Lloyd-sherlock & Locke 2008)). Relationships with others, for example, may lead to an increased sense of identity and belonging (Camfield, 2009; White, 2015). Writing about the intrinsic value of relationships, Camfield (2009:88) notes: *“Relationships determine individuals’ values, choices, actions, and indeed the construction of self. More than any other factor, they determine what people can do or be, and what they achieve or become.”* Relationships may also influence people’s “capacity to aspire” (Appadurai, 2004, cited in Devine & Deneulin, 2011)). Furthermore, the focus on relationships as assets and capital, and therefore as things that people ‘have’ and things which yield beneficial outcomes, overlooks those who cannot benefit and those who may be harmed by relationship (Gough et al. 2006). In other words social capital focuses mostly on the positive consequences of sociability (Portes, 1998). Portes and Sensenbrenner (1993) identify four negative effects of relationships as related to (i) the exclusion of those outside a defined relationship or groups²⁴; (ii) excess claims that actors in a relationship make on successful members²⁵; (iii) restricted individual freedoms as a result of conformity and strong enforcement of local norms within the group where individuals feel they are unable to act or achieve anything outside group norms; (iv) downward levelling norms, where success stories undermine group cohesion and force ambitious people out.

Evidence of the negative aspects of relationships is also evident in the development literature. Camfield, et al (2009:88) argues that in trying to understand the value of relationships, issues of power, disadvantage and inequality are important, and particularly in thinking about the value of relationships, *“we need to remind ourselves that many of the relationships that poor people use to secure their livelihood are hierarchical, exploitative, and sometimes violent. Crucially it is often the weakest or poorest who are trapped in, and by implication depend on, the most exploitative of relationships... It is because of this ambiguity that we need to prioritise the task of understanding how people’s core relationships are affected by initiatives such as development interventions.”* Wood’s depiction of the “Faustian bargain” is also relevant here, in which *“the pursuit of immediately needed security places them [the poor] in relationships and structures which then displace the longer term prospects for a sustained improvement in their livelihoods”* (Wood, 2003:455) These arguments point to the importance of both positive and negative aspects of social relationships.

²⁴ It is in the same spirit that Putnam (2000:358) argues that “norms and networks that serve some groups may obstruct others” (2000:358). The negative effects on outsiders may include exploitation by powerful elite groups.

²⁵ Portes (1998) cites Geertz’s (1996) study of commercial enterprises in Bali, where successful entrepreneurs were constantly assaulted by kinsmen for jobs and loans as a result of entrepreneurs’ adherence norms prescribing mutual assistance with extended family members. This led to returns from business being used for welfare provision. This is also akin to what Lewis (1955, cited in Di Falco & Bulte, 2011) calls family tax – which may discourage individuals to work hard and accumulate assets. Baland and Guiringer (2007) also show that people use credit to pretend that they are poor in order to resist requests for support from wider kin because borrowing signals poverty and an inability to respond to such requests.

3.2.2 Social relations as types of network

If we accept that people are embedded within their social sphere and operate at economic, political, cultural and social levels in relation to others who are also socially embedded, then features of a person's network – i.e. how relationships are configured – affect the kind of resources (both tangible and intangible) that people can access ((Leavy 2011); (Gaag 2005), 2005). For example, the extent to which norms are enforced (i.e. the stringency of norms) could differ based on other individuals within a person's network (age, generation, gender) shaping availability and access to resources (Granovetter 1973). Similarly, people attach different meanings and expectations to different relationship roles, and since meanings provide the basis for individual and collective action the configuration of relationships is likely to affect what people can have access to.

This section looks at how variations in features of networks increase or decrease the likelihood of their containing a certain quantity or quality of resources. The discussion is structured around the fact that previous research (see for example Plickert, Côté, & Wellman, 2007) has shown that types of resources available in a network vary with regard to (i) the network structure (i.e. the characteristics of the overall network); (ii) the individuals involved in a network; and (iii) the specific types of relationships in a network.

3.2.2.1 Network structure

Network structure can be widely understood to refer to density, size and composition of overall network configurations (Canton 2015). Van der Gaag (2005:25) defines network density as the *“proportion of ties between people in a network relative to the total possible number of ties”*. In other words, the proportion of potential network members that an individual has an actual connection with. A high-density network is thus one where members know each other, where ties are strong and there is a high degree of sociability. A dense network therefore can have the characteristic of high levels of resource mobilization because the familiarity allows easy coordination and members are likely to share the same interest (Canton, 2015; Van der Gaag, 2005). Coleman (1988 and 1990), for example, has argued that high density of interpersonal relationships enhances access to embedded goods because actors in a dense network are likely to adhere to the same normative values. The rewards for good behaviour and sanctions for bad behaviour are known by all. For example, if the normative behaviour to provide for one's elderly parents is known and shared by all, then there is pressure to adhere to the values, and this pressure enforces the norm and ensures that the support is actually rendered. Burt (1992), however, presents a contrasting view from above in which he defends the value of low-density networks. His argument is that low density networks can present 'structural holes', which can be valuable because weak connections imply some dissimilarity in terms of resources that individuals in a network possess, leading to a greater diversity of available resources and ideas.

Building on the discussion of social capital in the previous paragraph, it is perhaps worthy noting that where relationships are negative then network density may not be a desirable attribute unless it gives network members more alternatives (linking the idea of network density to dependence). This makes generalizing about how much different network structures have positive or negative utility difficult, if not impossible, without reference to context.

Network structure can also be interpreted as the size and composition of a network, and this can also affect access to embedded resources. The larger a personal network is, the more likely that it will contain a greater variety and depth of resources (Wellman & Wortley, 1990 cited in Canton 2015). In terms of network composition, high gender diversity networks tend to supply higher levels of support (Hurlbert et al., 2000, cited in Canton, 2015) because men and women provide different types of support. This means that individuals who are in networks which are heterogeneous in terms of gender composition will have access to a wider range of resources. Similarly, a combination of different kin and non-kin relationships in a person's network may allow for stability in support received (Wellman & Wortley, 1990, cited in Canton, 2015).

3.2.2.2 Characteristics of network members

It has also been shown that the characteristics of individual members (givers and receivers) in a network affects access to embedded resources (see Wellman & Wortley, 1990). Characteristics such as network members' age, gender, ethnicity, and occupation are all known to influence access to available resources within a network. For example Moore (1990, cited in Agneessens et al., 2006) points to differences in the networks of men and women. Moore, (1990) finds that females tend to have more kin and neighbours while men name more non-kin, including co-workers, advisors and friends in their network. And although kin members may be good for some forms of social support, such as childcare and emotional support, they might not be very good for instrumental purposes such as finding employment. Tijhuis (1992) found a larger proportion of kin among the support networks of older persons, and a lower proportion of kin for the higher educated (Tijhuis et al., 1992, cited in Agneessens et al., 2006). Hanson (2005), writing specifically about networks in an urban Ghana context, found that women's networks tend to be larger than men because of participation of Ghanaian women in social clubs (*kuos*), *susu* (rotating credit) associations, hometown associations, and trade associations among others. He argues that these are spaces that are used to negotiate domestic responsibilities, institutional barriers to formal credit, and neo-patriarchal ideologies. He adds that the need to negotiate between their productive and domestic lives leads them to form associations with others, which serves a dual purpose. Women's networks in these context thus have characteristics of being overlapping. Men, on the other hand, have networks that do not

necessarily overlap; nor are they limited to physical proximity. At the core of men's networks are alumni ties, occupational relations, and social group ties.

3.2.2.3 Relationship Type

Another important determinant of access to embedded resources is the type of relationship that exists between network members. For example, Aboderin, (2004) notes how networks that contain children are likely to offer financial support, although the trends towards nuclear family living arrangements and general urbanization increasingly limit this support. Agneessens, Waeye, and Lievens (2006) note how immediate kin are also somewhat more important for a person when it comes to advice for major decisions..

Granovetter's (1973) concept of strong and weak ties sheds light on how relationship types within a network influences access to resources. For Granovetter, (1973) strong ties imply intimacy, frequent and long-lasting relationships, familiarity, emotional attachment and an expectation of reciprocation of goods and services. They are maintained between homogenous actors of the same social class, who own similar kinds of resources. As such, strong ties are good sources of intrinsic resources like care and emotional support, but less good for access to instrumental resources (Wellman & Wortley, 1990). Weak ties, on the other hand, relate to distant relationships with dissimilar individuals, increasing access to information, and to resources different from those owned by the subject. As such, weak ties can reach across social cleavages and form bridges to other networks (Van der Gaag, 2005). However, weak ties may also have disadvantages. For example, availability of resources is more uncertain, relationships need more maintenance and resource entitlements are more specific. In this sense, friendship networks in this study can be described as weak ties, as will be seen in chapter 6. Van der Gaag (2005:28) also identifies a class of relationships that he calls "sleeping ties". These are characterized by infrequent contacts that are not part of the core network (Wellman, 1981) but can be activated on very special occasions.

Granovetter's conceptualization is similar to Putnam's (2000:22-23) distinction between bonding and bridging social capital. In distinguishing between the two, Putnam highlights the differential access to resources between these two forms of capital: *"Some forms of social capital [bonding social capital] are by choice or necessity, inward looking and tend to reinforce exclusive identities and homogenous groups... Others are outward looking and encompass people across diverse social cleavages [bridging social capital] ... Bonding social capital is for undergirding specific reciprocity and mobilization of solidarity... for example providing crucial social and psychological support for less fortunate members of the society... while bridging social capital are better for linkages to external asserts and information diffusion... Moreover, bridging social capital can generate broader identities and reciprocities, whereas bonding social capital bolsters our narrower selves."*

3.3 Three models of social relationships

As an antecedent to looking at the value of relationships for wellbeing, this section draws on the economic anthropology literature on relationality to draw attention to how the transaction of resources within networks reflects and creates meaning. I argue that this offers a more holistic and richer understanding of how relationships facilitate the creation of wellbeing. Following a review of this literature, I identify three types of relationships: (i) dyadic relationships; (ii) defined group membership relationships; and (iii) abstract relationships. The distinction between the two is as follows. The first relates to bilateral relations between specified individuals, the second a defined group, and the third abstract ideas that are socially reproduced but transcend specific group structure and composition. I now explain these in detail below.

3.3.1 Dyadic relationships

Dyadic relations are a set of self-other relationships. It is these sort of binary relationships that form the larger framework of society and which help to understand human behaviour (Becker & Useem 1942). Dyadic relations take many forms: friendship dyads, parent-child dyads, marital dyads and so on. Below I draw on the work of Malinowski, Mauss, and Ekeh to highlight some characteristics of dyadic relationships.

The work of (Malinowski 1926) remains a pioneering attempt to understand human relationships, based on his work on the Trobriander islanders. His theoretical contributions arise particularly from his study of the ceremonial exchange system of *Kula* involving calculated exchange of goods and services between permanent partners like friends, siblings, and in-laws. According to Malinowski, what is important in sustaining these binary relationships is balance and fairness, with each party watching the other, and mentally noting exchanges to ensure that some notion of balance is maintained in the long term. Balance is established because both parties adhere to a norm of reciprocity, which creates an obligation to return a gift that is received. Malinowski argues that no society can exist without such reciprocity. For Malinowski (1926:13) obligations are kept because gifts and counter gifts equally serve the self-interest of both sides. But reciprocity is not confined to material exchanges. For example, through exchanges, actors express ambition, enhance their personality and demonstrate influence and rank. Among the islanders whom he observed, obligations are kept because exchanges have a ceremonial aspect in which what is exchanged must follow strict formalities. This, he argues, subjects individuals to public assessment and imposes psychological constraints, which makes it costly to renege on obligations.

Malinowski's characterization highlights dyadic relationships to be transactional in nature, and in some ways resembling a covert form of market behaviour. In this interpretation the value of relationships is instrumental, acting as a source of goods and services of mutual benefits, which in turn establishes the basis for continued interactions. In this case, it is norm adherence that enables

both parties to benefit by evoking consequences and sanctions when obligations are reneged. In contrast, his characterization leaves little room for altruism and for the potential intrinsic value of relationships, although some of what is transacted can be seen as symbolic.

Ekeh (1974) expands on the characteristics of dyadic relationships as restricted exchange, building on Malinowski's work. For Ekeh, the mutual reciprocity which characterises dyadic exchange is a source of tensions and instability because there is less flexibility. The lack of flexibility is caused by the need to quickly (re)establish balance, and by the fact that the two parties in the social exchange benefit directly from each other and do not receive or give to any other party as part of the social exchange situation (Ekeh, 1974:50). The lack of flexibility is also caused by the fact that the responsibility for action or inaction is easily identifiable, resting between two, and thus making it hard to shift blame, responsibilities and obligations (Becker & Useem, 1942).

Ekeh (1974) also notes the significant efforts required in dyadic relationships to maintain equality and balance in relationships, and how time intervals within which mutual exchanges must happen must be short. The need for balance in exchange frequency leads to tensions because actors are distrustful of each other. For this reason, dyadic relations are brittle in nature, with loss of one member dissolving a relationship. Additionally Ekeh argues that the *quid pro quo* mentality means care must be taken not to breach the rule of equality which leads to high emotional reactions in dyadic relations.

Mauss (1969) on the other hand, did not share Malinowski's and Ekeh's view that exchanges happen between two rational and self-interested individuals seeking balance. Rather he sees two different sorts of exchanges. These are gifts and commodity exchanges which give rise to different sorts of relationships, namely obligatory and impersonal relationships. Mauss saw these exchanges as characteristic of different societies, although later anthropologists like Carrier (1991) see these as co-existing in one society. For Mauss, gift exchanges cover a range of motives and feelings, including varying degrees of altruism, instead of being underpinned by self-interest and the need to establish balance as seen in Malinowski's conceptualization above.

In Mauss's formulation (1969: 10-11), individuals within gift exchanges are under obligation to repay a gift received and denying these obligations denies the existence of a relationship the other party. This means that fulfilling obligations reaffirms relationships (Komter 2007). This line of thought is also evident in the work of Simmel (1950) and Gouldner (1973), who emphasize the role of reciprocity in initiating, stabilizing and ensuring predictability in relationships. Accordingly, reneging on the obligations is seen as an imbalance and marks a violation (*ibid.*).

However, what most significantly sets Mauss's conceptualization of gift exchange apart from Malinowski's is his idea of inalienability of gift exchanges that happen in dyadic relationships. This is the idea that a gift embodies the spirit of the giver, and as such sees gifts as a symbolic means by

which individuals express themselves within social relationships. In these relationships, what is transacted is not a mere object, it has a meaning and an identity which is derived from the relationships that they are featured in. This thus implies that rejecting a gift, or failing to reciprocate, amounts to rejection of the relationship with the giver because “a gift is a token of the giver’s concern and affection, rather than just a bundle of impersonal utilities” (Carrier, 1991:126). For Mauss, exchanges are therefore not simply an instrumental act, but also a symbolic medium involving strong moral obligations to return, as well as initiating communication, expressing a desire to help and creating alliances. Carrier (1991) argues that in this context, those under this obligation are unhappy when denied the chance or are in any way unable to return gifts.

This prevalence of generosity and altruism implied by Mauss is rejected by more recent work on social relations. For example, Woodburn, (1998), with reference to the Hadza of Tanzania and other societies in Africa, argues that goods and services within relationships are rarely shared out of generosity but are asked for or even demanded because people believe they are entitled to their share and do not hesitate in making their claims: “We often think of sharing as deriving from generosity. The emphasis in these societies is quite different. Shares are asked for, even demanded.” (1998, 49) This is what Woodburn calls “demand sharing”. In other words, a donor is obliged and a recipient is entitled. In a context where a donor is obligated, Woodburn (1998) argues that it is inappropriate to speak of generosity, as generosity relates to a situation where something is not obligated or more is given than expected. Similarly, Ridley (1997, cited in Widlok, 2013) expands on Woodburn’s arguments by arguing that exchanges are “nothing but a conversion of one currency into another (Ridley, 1997), and something that produces “interest” and “profits” in the form of prestige, insurance (reduced risk, obligation by others in tough times). Like Woodburn, Widlock argues that exchanges are initiated and demanded by recipients, and as such rather than appearing thankful or grateful, they may in fact be insulting and critical. These assertions give credence to Malinowski’s earlier assertions.

The second form of exchange that Mauss describes, commodity exchange, is closer to Malinowski’s depiction. In Mauss’s original work, commodity exchange is associated with industrial societies and occurs between self-interested and independent people. This sort of exchange is concerned with equivalence, and there are no obligations which link individuals involved in the exchange. One party is obligated to pay the other, and paying ends the obligation and dissolves the relationship. In contrast to gifts, which are inalienable, commodity exchanges are alienated, bearing no relationship with the two parties involved (Carrier, 1991). Finally, people are linked to each other in an abstract and general sense, and any positions are linked to production and distribution.

3.3.2 Defined group relationships

These refer to relationships consisting of more than one other person. Sahlins's (1972) work addressed relationships at group level, and more complex structures of relationships such as the household, lineage, tribe, and village. According to Sahlins (1972), exchanges within these open and complex structures follow a continuum which is correlated to kinship distance. He identified three types of exchanges as occurring in these more defined relationships: generalised, balanced, and negative exchanges.

Generalized exchanges occur in close and familiar relationships such as kinships and households. The exchanges are made without the expectation of a direct or immediate return of equal value. The good or service is returned at an unknown time in the future and can be returned by any individual who is in the network. There is some degree of vagueness about the obligation to reciprocate and Sahlins argues that failure to reciprocate does not stop the giver from giving in the future. Relationships where generalised exchange takes place therefore require a high level of trust (Sahlins, 1972). Balanced exchanges, on the other hand, happen in impersonal relationships such as the village, tribal and inter-tribal sectors. In these relationships, the exchange of goods and services must be returned to the same amount and within a specified time, and a return of a gift or favour is needed for continuance of a relationship. On the other hand, negative exchanges imply getting something for nothing and operate at the inter-tribal level (Sahlins, 1972). Shipton's (2007) work in Kenya builds on Sahlins's (1972) typology. His work is based on the loans market, in which soft loans are exchanged with those closest and the hardest terms with those farthest away. He points out how loan exchanges may involve individuals across generations, and how loan exchanges help to sustain relationships.

Molm et al. (2007) identify two further characteristics of defined relationships. First, they point out the high potential for default and non-reciprocation because of the dependence of actors on the others who they cannot guarantee would return exchanges. With this, the risk of complete non-reciprocation is high. Similarly, Molm (2007) argues that defined relationships contain high expressive value as actors initiate exchange without knowing whether, when, or to what extent their giving will be reciprocated in the future. This is a decision which is left to the gift recipient and because of loose obligation to reciprocate, the decision to return a gift conveys expressive as well as instrumental value. This is in contrast to behaviours within dyadic relationships as explained above, where relationships are formed between two self-interested actors who seek balance and whose actions are sequentially contingent and rely highly on obligations and norm adherence.

Finally, Ekeh (1974) argues that, given that the possibility of inequality is high in defined relationships (because of the flexibility resulting from time being immaterial), the possibility of perceiving a partner's behaviour in a negative light is also high. This in turn makes conflict more likely but Ekeh (1974) argues that conflicts are more intense in dyadic relations because of the transparency and

ease in being able to compare gains and losses in an exchange. Molm (2007) similarly argues that defined relationships are minimal because of the actor's difficulty in comparing outcomes.

3.3.3 Abstract relationships

We identify a third category of relationship – abstract relationship – in the more contemporary anthropological literature. Abstract relationships describe relationships which are similarly open, and group membership is more openly defined such as that within and between different classes, and between the state and society. Here, I take the latter example of state-society relationships as an example of an abstract relationship²⁶.

Most definitions of the state are influenced by Max Weber's (1946) classical description, which sees the state as an entity which has power, claim and jurisdiction over those living in its defined territory – i.e. society. Weber's definition implies that the basic test of statehood is whether or not governments can lay claim to a monopoly of force in the territory it controls (Jackson & Roseberg, 1982). This definition implies two things. First, that society and the state are separate entities, and second, that the relationship between the state and society is hierarchical with the state existing above society. The term 'society', on the other hand, is used here in contrast to the state, to indicate a group of people living in one territory under a common government.

Below, I review some dominant characterizations of state-society relationships (as an example of an abstract relationship) in the African context, which sees the relationship as being characterised by hierarchy and underpinned similarly by norms of reciprocity, and in this sense state-citizen relationships bear some resemblance to defined and dyadic relations described above.

Most descriptions of state-society relationships in the African context describe the relationship according to the metaphor of a pyramid. In the Ghanaian context, this relates to having the president at the top, followed by his ministers and other political elites in the middle, and at the lower level state apparatus, civil servants, and other district level administrative agents. This form of hierarchy, it has been argued, is enforced through symbolism and everyday practices. Ferguson & Gupta, (2002:982) theory of vertical encompassment, which relates to the tendency of the state to project itself as above society through images, metaphors, and representational practices, exemplifies this. Lund (2006) similarly describes how symbols, spatialization and practices of governance help to stress authority and reinforce hierarchy and legitimacy. Daloz (2003:278) argues that this hierarchy and legitimacy is enforced by the ability of the state (or more specifically the patrons within it) to nourish the clientele on which power rests. He argues that the political competition characteristic of African states is what compels leaders to widen their support through such clientelistic behaviour,

²⁶ Other abstract relationships might be between respondents and other social groups with which they identify (e.g. ethnic or religious). They may also be theological.

with ostentatious display of wealth being a manifestation of a certain kind of prosperity and power, as well as reflecting a leader's capacity to supply and satisfy the network of dependants (Daloz, 2003:280).

In this sense, state-society relations can be seen as bearing resemblance to the relational characteristics espoused by anthropologists as described in the two models above. As with the models described above, continued relationships between political members (which manifest in the form of support) and their clients depend on the extent to which client networks are consciously resourced. Here I also recall Gouldner's (1960) assertion of reciprocity being the starting mechanism by which durable relationships are formed. This means that reciprocity is central to understanding how state-society relations are created and maintained.

Furthermore, from the above depiction of state-society relationships, both parties involved in the relationship can be described as self-interested. Viewed through the lens of reciprocity, the underlying motives of state-society relations are not always based on altruism but on the possibility of seeking affection, status, power and respectability on the part of the leaders, and the need to access needed resources on the part of the society. Daloz (2003:278) adds that while norm adherence might cause patrons to act against their own immediate economic self-interests in order to meet the obligations on which their social rank and political authority depend, they may also defend their own interests by continuously seeking to acquire ever-increasing resources by all available means, including predatory ones. This is the notion of patrimonialism expressed in the political science literature which may lead to forms of domination of the state over society (Fatton, 1992)

Kilson (1967, cited in Barrows, 1971) proposes a reciprocal model of African politics, drawing on the political framework of Sierra Leone, noting how norms of interpersonal relations permeate the modern political system. Within this system, Kilson similarly interprets the relationship between the state and society as characterised by expectations of reciprocity between the middle class, ruling elite and traditional elite who exchange local autonomy for votes.

State-society relations can also be looked at from the point of view of society by looking at how society responds to the way the state positions itself towards it. Here I employ two terms proposed by Azarya (1988) – incorporation and disengagement. Azarya uses the term 'incorporation' to describe a positive attitude of society which propels actors to participate in processes and decision-making. Disengagement, on the other hand, describes a relational response demonstrated by cynicism and doubt, and the need to keep that state at arm's length. There are several reasons why actors in society disengage, related (for example) to a loss of trust and confidence in the ability of governments to meet their needs and expectations. Olorunsola and Muhwezi (1988:189-207) argue that disengagement may manifest in several forms such as through lack of participation in voting, protest, low opinions of state officials, exhibiting general disinterest in the state's issues, and poor

participation in community decision making. In general the strength of the relationship between African states and society is perceived to be waning, and fraught with distrust and strain, as a result of the failure of the post-independence state to meet expectations and in creating a strong unified and autonomous state (Ayoade, 1988). This sentiment was widely shared by respondents in this thesis as will be shown in chapter 7. This failure to provide what is expected has created a rift between the state and society, with alienation of society from the state. Schwartz (1973:7) describes society's alienation by using the term 'estrangement', as a result of the 'perception that one does not identify oneself with the political system' or that people feel invisible.

It is important to look at how state-society relationships change under the influence of neo-liberalism. My review of the literature identified several ways in which the relationship with the state may be impacted. For example, Fatton (1992) discusses how neo-liberalism reinforces the hierarchy between the state and society through accumulation of capital by the elite class at the expense of society. Haque, (2008) also contends that neo-liberalism changes the nature of state-society relations by endorsing economic individualism and devolving the role of the state in the provision of goods and services to markets and multinationals. The experience in the implementation of SAPs across Africa can be seen to exemplify this. Ferguson and Gupta characterize these as the process of "responsibilization" of society, where society is increasingly "empowered" to discipline itself (Ferguson and Gupta, 2002, p.989). The consequence of the changing nature of the relationship is seen in rising marginalization, poor service delivery. This is the context within which the rapid expansion in cash transfer programmes has taken place, where they are often pitched as an antidote to the deprivation, and poor and inequitable service delivery, caused by increasing liberalization (Ferguson, 2015).

As shown in Chapter 2 there is a plethora of evidence which argues that cash transfers exist to enable households to meet a range of needs, rebuild trust, strengthen and rebuild the social contract. In some interpretations, however, cash transfers are seen as gifts motivated by a kind of generosity of the state (Ferguson, 2015). In this way, the transfers can almost be seen as an example of a negative reciprocity, as one gets something for nothing and therefore raises questions about dependence and issues of dignity that are often associated with imperfect reciprocation of any gift. Such interpretations are likely to reinforce hierarchy and the image of the state being up there, and projecting the image of society as being subordinate. For Ferguson (2015:178) therefore, looking at transfers as gifts is not the best place to start, but rather as a share – a rightful share due to a rightful owner. Such interpretations are likely to see beyond the material benefits of cash transfers.

3.4 Wellbeing

This thesis uses wellbeing as a discursive space (Copestake, 2008) for thinking about the effects of the LEAP cash transfer programme on beneficiaries in a way which is broader than poverty,

resilience, and economic security. There has been a recent call in both academia and development practice for wellbeing to feature more prominently in policy making²⁷. This advances the view that development is more than the pursuit of economic goals, but also about freedom, empowerment, and participation. The move towards wellbeing can also be seen as an attempt to move away from welfare thinking within welfare economics, with its emphasis on economic and individual utility. Contrasting wellbeing to welfare, Taylor (2011) argues that while wellbeing gives emphasis to personal relationships, trust and participation (i.e. social value), welfare is focused on individual consumption and creating economic value and utility. The move to wellbeing thus moves us to the realms of capabilities, freedom and individual agency. Writing specifically about the social protection sector, Devereux and McGregor (2014) argue that the current ontological position in the sector, which focuses on income security and individual risk management strategies as an approach to poverty reduction and development as a whole, only tells part of the story, sitting “*inconsistently with the complex explanation of what poverty is, how it is produced and reproduced*” (Devereux & McGregor, 2014:298). A wellbeing approach, as I demonstrate below, is holistic, incorporating material, emotional and cognitive dimensions of what it means to live well. The ‘well’ in wellbeing denotes something positive, with an emphasis on strengths and aspirations rather than on problems, or what people do not have and cannot do (McGregor & Sumner, 2010; White, 2013). It has a positive charge and it is inclusive, denoting something that everyone would desire compared to poverty, insecurity, and social exclusion. White(2010:159) thus describes wellbeing as an inclusive aspiration which is relevant to all citizens – rich or poor – and policy makers.

A review of the literature on wellbeing uncovers a plethora of definitions and approaches to wellbeing. The definitions and approaches have emerged separately and have been advanced by scholars in different academic disciplines – economics, psychology, medicine and so on. In this thesis, I advance the emerging notion of relational wellbeing (see Atkinson, 2013; White (2015) Lloyd-Sherlock & Locke, 2008). A relational approach to wellbeing has a number of characteristics. It is rooted in interpretivism. This means that it emphasizes a person’s own priorities, perceptions, and experience of what it means to live well. It also sees wellbeing as socially and culturally constructed, and as such moulded by shared norms and values. As a central feature of interpretivism is inter-relationships, a relational wellbeing approach also emphasizes the central role of relationality in achievement of wellbeing – i.e. how relationships to things, people, and ideas positively and negatively influence wellbeing outcomes.

²⁷ The call for a broader view of development has been instigated by several initiatives. On the one hand from scholarly contributions (see Sen, 1999; Kahneman et al., 2013); but also research initiatives such as the Wellbeing in Developing Countries (WeD) programme at the University of Bath, and the Oxford Poverty & Human Development Initiative (OPHI). There have also been a number of global initiatives like the Commission on the Measurement of Economic Performance and Social Progress (commonly referred to as the Sarkozy Commission) and the OECD Measuring Progress Report. A number of more recent scholarly works have also given further credence to the wellbeing approach, particularly within the social protection sector (see Devereux & McGregor, 2014; White, 2014).

A relational approach is useful in the Ghanaian context because relationships permeate every aspect of life. As will be shown in section 3.5 below, relationships are an important component of personhood and identity. Particularly in the urban context of Ghana, relationships are also an important means through which people pursue their livelihood strategies, and a mechanism through which people seek security. Ghanaians in urban areas (as we will see) are enmeshed in interpersonal, inter-group and abstract relationships.

3.4.1 Dimensions of wellbeing

The definition of wellbeing is not universal and a plethora of meanings exist. Each definition is rooted in different approaches and epistemologies, with each emphasising different aspects of what is core to achieving this state and the process by which this state is achieved (White, 2015). But while there is no settled consensus in its meaning, in this thesis I define wellbeing as state of living well through the satisfaction of three co-constitutive needs: material, emotional and cognitive.

Material needs relate to tangible things or resources such as income, assets, education, shelter, i.e. what people have. Having these resources satisfies some physiological needs, and as such gives an objective measure of individuals' circumstances. However, this is not to say that needs which have to be attained are universal, rather, it is conceived here as the thing that people view to be important for them to live a good life. This view is in contrast to the work of Nassbum, Sen, Doyal and Gough, all of whom all assume varying degrees of universality in identifying material needs.

A recurrent theme in the wellbeing literature is the persistent conflation of need satisfaction with wellbeing (Gough et al., 2007). Sen (1985) proposes viewing wellbeing as a set of functionings and capabilities. A functioning is what a person achieves – what they can do or be. Capabilities represent people's freedom and opportunity to achieve functioning. The distinction between functioning and capabilities therefore is between the realized and the effectively possible (Robeyns, 2003:6). This distinction has implications for the way one thinks about need satisfaction and wellbeing, because the link between ownership or access of tangible goods and achievement of wellbeing depends on the degree to which a person is able to convert a resource into a functioning. According to Sen (1985), conversion factors may be personal (such as physical condition or skills), social (social norms) or environmental (climate) in nature. Moving into this space of thinking about wellbeing implies that it is not sufficient to think about the resources or things that people have or use to achieve wellbeing, but it is important to understand individuals and their context.

Emotional needs relate to how people feel about themselves and their situation. They also relate to mental and psychological states including satisfaction, happiness, fears, hopes, self-esteem, pride, shame, and confidence. Linking the pursuit of emotional needs to wellbeing moves us to realms of how feelings and affect mediate experience of a good life. In this sense the achievements of other valuable resources (for example nourishment, health) depends on how they affect how we feel.

Cognitive needs incorporate thoughts, values, ideology, beliefs, and aspiration and meaning. In the pursuit of wellbeing cognition extends beyond what people have (or do not have), do and feel, to the meaning they attach to them. Cognition helps to define what needs individuals should aspire to meet in trying to make a living. As cognition incorporates values, ideologies and beliefs, it inherently incorporates culture in shaping people's perceptions and experiences. White and Pettit (2004) draw on Bourdieu's (1984) notion of 'habitus' to argue that people are not governed by conscious calculation but that social structures are deeply internalised and unconsciously shape experiences. Appadurai's (2004:67) 'capacity to aspire' discusses how wants, choices and calculations are nested in cultural values and norms. He argues that our aspirations are derived from cultural norms and framed in interaction and in the thick of social life. He adds that the differences in our perceptions of a good life are part of a system of ideas which may be organized at three levels. At the highest level (higher order norms) are a "larger map" of ideas and beliefs about life and death, the importance of material goods over social relationships, the value of peace over war. At the intermediate level (intermediate norms) our aspirations for a good life are nested in local ideas about marriage, respectability and health. At the most immediate level (immediate norms) are ideas about individuals' wants and desires for example for a piece of land, a marriage partner, job and so on.

I argue that wellbeing relates to the satisfaction of needs in all three of these dimensions. This offers a much more holistic outlook because it connects the body (the tangible), the spirit (affect and emotion), and the mind (thoughts and ideas). I argue that wellbeing cannot be attained by pursuing these needs in isolation, and the attainment of one need can lead to the satisfaction of another. Thus these needs are interdependent and interacting. McGregor and Sumner (2010:105) argue that traditional social science approaches to development have compartmentalized the different dimensions of people's lives and often study them in isolation from each other. What is salient in the above framing of wellbeing is the move away from the tradition of wellbeing being seen as externally observable and independently verifiable aspects of people's circumstances, and also as a random selection of individual perceptions and preferences (White, 2010:6), towards emphasizing people's perceptions of what constitutes a good life, and the extent to which they are satisfied with what they can achieve what they believe to be necessary to lead a good life (McGregor, 2015). These perceptions are seen as constituted in culture and ideology which structure our needs and designate some as more pressing than others (ibid.).

3.4.2 Mainstream approaches to wellbeing: towards a relational approach to wellbeing

I identify three distinct approaches to wellbeing in the contemporary literature: subjective wellbeing (SWB), psychological wellbeing (PWB) and relational wellbeing (RWB). These three approaches prioritize the different needs that people have to satisfy in order to live well, as well as the processes involved.

The subjective wellbeing (SWB) approach emerged in the late 1960s in which quality of life and life satisfaction indicators were developed as a challenge to an earlier emphasis on income in national statistics and public policy. This was championed by “happiness” economists who primarily focused on the links between income and happiness (Easterlin 1974). The SWB approach thus focuses on how happy or satisfied people are, where happiness is defined as the presence of positive mood and pleasure, and absence of negative mood. Achieving wellbeing is therefore about maximum pleasure (Ryan & Deci, 2001). As such, SWB is evaluative (rather than substantive) in nature, with little concern for how people think about happiness and satisfaction (White, 2015).

SWB is based on a positivist perspective, and emphasizes the primacy of individuals as the basis for assessing wellbeing. Dolan and Metcalfe (2011) explain that SWB is often measured through externally observed variables, by asking people about their happiness on a Likert scale or by counting the number of smiles (Houvenin, 2015), and downplaying the importance of individuals concerned needing to make sense of these feelings. White (2015:17) posits that SWB tries to pull away from ‘noise’ to construct measurement scales which are ‘pure’ and in this sense, contextual factors such as norms and values are seen as a distraction.

Yet research has proved that wellbeing is not culturally neutral. Diener et al. (2000, cited in White, 2015:18) finds cultural differences in how people assign scores to describe their wellbeing. They find that (white) Americans tend to give higher average scores than do East Asians, particularly when it comes to ‘global’ life satisfaction, which they attribute to differences in ‘positivity disposition’ between the two cultures. Similarly, Uchida et al. (2004:226, cited in (Camfield et al. 2009) also assert that in the European-American context, happiness is more associated with the achievement of personal goals, while in the East Asian context happiness seems to depend much more on the realisation of positive social relationships “of which the self is part” (Uchida et al., 2004:226). Another critique of SWB relates to the ‘happy peasant’ paradox (White, 2015). This is the idea that human beings have the capacity to adapt to both prosperity and adversity. This implies that higher levels of happiness as objectively measured, might not necessarily be reflected in people’s current circumstances and vice versa. This means that people may be happy even if they live in grim circumstances. Sen (1983:160) posits how happiness may simply reflect a happy disposition: *“If I am of a cheerful disposition and enjoy life even without being able to move around, because I succeed in having my heart leap up every time I behold a rainbow in the sky, I am no doubt a happy person, but it does not follow that I have a high standard of living. A grumbling rich man may well be less happy than a contented peasant, but he does have a higher standard of living than that peasant; the comparison of standard of living is not a comparison of utilities.”*

The above renders happiness as an equivocal indicator of wellbeing as happiness may signify low aspirations and internalised oppression rather than a positive sense of fulfilment White (2015:18).

Taking this argument a step further, White (2015:23) warns of the danger of SWB leading to viewing adverse life conditions as natural or inescapable, or more positively, to an ability to make the best of very difficult circumstances.

The second approach to wellbeing we identify, psychological wellbeing (PWB), emerged in the 1990s. It criticizes the emphasis on happiness as an indicator of wellbeing, seeing it as having limited scope and an insufficient indicator of wellbeing (Ryan & Deci 2001). This is because it fails to incorporate people's perceptions of what is needed to live well. PWB is therefore not about the mere satisfaction of pleasures and desire, but rather the attainment of optimal psychological functioning (Ryan & Deci, 2001:142). Ryff & Keyes (1995) thus define PWB as distinct from SWB in that it contains aspects of human actualization: autonomy, personal growth, self-acceptance, purpose in life, mastery and positive relatedness. Similarly, Ryan and Deci (2001) use their Self-Determination Theory to define PWB as the ability to meet three needs: autonomy, competence and relatedness. These PWB approaches thus introduce individual agency and capability deployment for wellbeing and focus on individuals as being fully in charge of actions cognitively geared toward self-fulfilment (Taylor, 2011).

PWB is operationalised in the development profession through the use of participatory approaches. McGregor and Sumner (2010) argue that Robert Chambers' emphasis on the need for the development profession to listen to the voices of poor people and their perceptions and feelings about poverty was particularly influential in shaping the notion of wellbeing. In terms of its public policy effect, it points to the question of how people experience and feel about the changes that are brought by development interventions (Copestake & Camfield, 2009). It therefore avoids a scenario by which people become passive recipients of development interventions. It also helps to prevent the disconnect between the views and priorities of the poor and those involved in decision-making. Sointu (2005, cited in White, 2015) cautions how the increasing stress on personal responsibility for 'one's own wellbeing' as advocated by PWB may be linked to the retrenchment of the state and the removal of statutory welfare provision.

3.4.2.1 The relational wellbeing approach

The third dominant approach to wellbeing is the RWB, which is the approach to wellbeing that this thesis takes. It is shaped by sociology, geography, and anthropology more than economics and psychology. It emphasizes wellbeing as a collective or shared process that hinges on shared norms and values (or intersubjectivity). It is rooted in interpretivism, which means giving more emphasis to the perceived meaning of experiences and actions rather than regarding them as facts. (Atkinson(2013)and more recently White (2015) have tried to advance this approach. A relational wellbeing approach is also reflected in the work of the Wellbeing in Developing Countries (WeD)

Research Group at the University of Bath. While both PWB and SWB are reflected in the WeD framing of wellbeing, this third approach is most important to it.

The fact that RWB is rooted in interpretivism has several implications. First, RWB sees the experience of wellbeing as socially constructed, and needing to be seen through the eyes of those whose wellbeing we are trying to understand. This thus places the individual at the centre and considers their evaluation of what constitutes quality of life rather than relying on outsiders' definitions of what it means to live well (McGregor & Sumner 2010).²⁸ This in turn highlights a second feature of RWB because it implies that RWB is substantive (White, 2015) or imbued with meaning, rather than being evaluative. This is in contrast to the positivist way of seeing wellbeing, which sees reality as given and not socially constructed, and makes invisible the subjects whose experiences we need to comprehend (White, 2015).

The social and cultural construction of wellbeing highlights the importance of context, the third characteristic of RWB. This looks at the extent to which our wellbeing is moulded by an interplay of social, economic, political and cultural processes (McGregor, 2008:5). These are the processes that shape our values and define the social situation, and therefore our notion of what is good. Place and time are important aspects of context. White (2010) argues that people's ideas and experiences of wellbeing change through time – both historical time and throughout the lifecycle. That is, what people expect in the future and their experience of the past affect their current evaluations. Similarly, White (2010:166) argues that *“people's understandings of and capacities to achieve wellbeing depend critically on the geography of the space they are in.”* In this sense, wellbeing is a dynamic process, rather than an outcome, and people's perceptions of it cannot be universal because context changes. A further characteristic of the relational wellbeing approach, therefore, is that it sees wellbeing as something which is not static, but which is constantly in flux (White, 2015).

Research by the WeD group (see Camfield et al., 2006, 2007(Devine et al., 2008); White, 2010) and other later studies such as Ramírez (2016), which are rooted in interpretivism, point to the centrality of relatedness in notions and perceptions of wellbeing. In other words, that wellbeing is achieved through relationships. White (2010:160-161) argues that the importance of relationships is confirmed by standard numerical indices of wellbeing, which link low quality of life with social exclusion and personal isolation, and high quality of life with social connectedness. White & Ramirez (2015) also point to the fact that people rarely refer to themselves alone in their expression of wellbeing. Atkinson (2013:143) advances this idea of wellbeing being detached from individuals, but rather inhering in relationships (between people, places, things): *“wellbeing comprises a complex assemblage of*

²⁸ This is reflected throughout the thesis. I do not measure or impose a definition of wellbeing. Wellbeing is looked at from the point of view of each respondent. The small sample allows us to capture this.

relations not only between people, but also between people and places; material objects and less material.”

If we accept the fact that wellbeing emerges through relationality, then we need to understand how material, emotional and cognitive needs can be attained or denied through relationships. Below, I look at different pathways and mechanisms through which relationships, in their varying forms and characteristics described above, affect wellbeing by simultaneously allowing individuals to meet their material, emotional and cognitive needs. Based on the literature reviewed in Section 3.3, I identify three pathways through which relationships might allow us to simultaneously meet material, emotional and cognitive needs.

3.4.3 How social relationships facilitate wellbeing

Relationships facilitate wellbeing by providing the framework within which exchanges of tangible and intangible goods take place. It is from these interactions that individuals gain access to resources which may not otherwise be available to them. What is exchanged may be symbolic (recall Mauss's idea that exchanges carry the spirit of a giver) or signal affection, liking, and the type of relationship in which an individual may be involved. Linking this to wellbeing of the different parties involved, one could argue that, in addition to the tangible resources that are exchanged, for the receivers' wellbeing is being enhanced because in the pattern of exchange, there is some recognition, meaning and sense of being liked. Meanwhile, for the giver, respect or self-esteem may be enhanced by initiating the exchange in the first place. However, as I have discussed above, relationships are started and sustained through norm adherence. In particular the norms of reciprocity connote that each party has rights and duties (Gouldner, 1960:169) and in this sense, reciprocity triggers a series of obligations to give, receive and return the gift. In adhering to a norm, this sets off an iteration of exchanges, and this is significant materially for both receiver and giver because adhering to these norms and obligations is the basis on which people can make claims for resources which affect their ability to live well. In other words, norm adherence legitimizes the expectations that we have within relations (Gottlieb, 1985, cited in Uehara, (1995). Beyond norm adherence enabling material needs, Smith (1986) notes how the fulfilment of obligation is linked to empathizing with those in need. In the case of altruism, this is intrinsically rewarding and leads to happiness, whereas failure to do so may arouse sentiments of guilt or shame.

Relationships may also lead to wellbeing through the creation of meaning. Meaning is created and negotiated through shared norms which exist in relationships, and this creates expectations and shapes how we think and act. Relationships also provide people with a framework to understand, explain and make meaning out of their life. The bonds and the meaning that individuals share with others guides what they can aspire to, and how we can subjectively evaluate their life. An individual's perception of their wellbeing is shaped by comparing themselves against the social expectation

within relationships. Wellbeing and overall satisfaction with life is therefore constructed to the extent that we positively evaluate ourselves against what is expected of us. Heller and Halder argue that those who think about the meaning of life are more reflective and more likely to be happy with it. On the other hand, Miller (2011) argues that the commonality established through shared norms and values leads to feelings of belonging.

Baumeister and Leary (1995) stress the importance to wellbeing of belonging, by proposing a 'belongingness hypothesis' in which they argue that the need to belong is innate and necessary for survival and reproductive purposes. They argue that there is a natural stimulus to form and maintain relationships in the context of limited resources and in the pursuit of security. The centrality of belongingness to wellbeing is seen in the way a loss of a relationship leads to detrimental effects on wellbeing characterized by social isolation, alienation, and loneliness. Baumeister and Leary (1995) further argue that there are two features of belonging which make belonging valuable for wellbeing. First, people must have frequent and regular contacts which they find pleasant; and second, relationships must be marked by stability, continuation, and affective and mutual concern.

While it is not possible to map out all possible wellbeing outcomes that relationships facilitate, Table 3 below sets out a simple conceptual framework for thinking about the connection between these two concepts, using an illustrative example of a parent-child relationship. Any specific action or interaction simultaneously affects the material, emotional and cognitive dimensions. In other words, the purpose of the table is not to classify different outcomes as belonging to any one column. The rows represent a spectrum: from a clearly defined relationship with one person, to discrete networks (starting with three-way relationships and incorporating larger but still defined networks, to relationships with groups whose membership becomes more abstract (i.e. not named people). No row has been included for the self in total isolation because the wellbeing of someone in a state of solitary confinement is clearly also moulded by social relationships. The table highlights that material, emotional and cognitive dimensions of individual wellbeing are profoundly affected by social relationships. But at the same time it implicitly challenges the case for focusing on personal wellbeing to the exclusion of collective or shared wellbeing, as jointly and inter-subjectively reproduced through our mutual social relations.

Table 3 Illustrative example of the conceptual framework for analysis of relational wellbeing²⁹

<i>Illustrative example: parent-child relationship</i>		Wellbeing dimension		
Type (or level) of relationship	Dyadic	Daily provision of food etc.	Primary attachment: love, anxiety etc.	Achievement of goal to be a good parent
	Defined group	Shared responsibilities for this within a family	Sibling rivalry	Achievement of parental goal to fulfil all family responsibilities well
	Abstract	Secure transfer entitlement (e.g. to child allowance)	Pride in parenthood	Fulfilment of legal responsibilities

3.4.4 Applying the relational wellbeing framework to the assessment of cash transfers

So what are the implications and benefits of a RWB approach for researching the effects of cash transfers? Taking a relational approach means that I must similarly ground my research in interpretivist epistemology (see Chapter 4). This implies that I must adopt a qualitative orientation which is exploratory and inductive and allows me to follow up on emerging insights and ideas as the research progresses.

A relational approach also implies capturing cash transfer outcomes which are not necessarily quantifiable, such as those that fall in the emotional and cognitive domains and which need to be understood through dialogue and in context. A wellbeing perspective sees beyond cash transfer programmes merely as income top ups, and takes into account the various other relational and symbolic dimensions they could represent. A lot of progress has been made in looking at the non-material impact of transfers (for example see FAO protection of production research initiatives³⁰). However, this still falls short of looking at the material and non-material dimensions of wellbeing and their interdependence. So while current research may find that there may be exclusion of individuals from risk-sharing networks as a result of being cash transfer beneficiaries, it fails to trace how this impact might, in turn, affect access to other material resources. Understanding such linkages is not always straightforward, and requires an in-depth understanding of an individual's situations and in-depth knowledge of the social and cultural context of the community. Copestake (2006) argues that a relational approach which is rooted in context moves us beyond 'one size fits all' policy prescription to appreciating the diversity of local culture.

It is in this vein that this thesis prioritises thick description and in-depth case study analysis. Furthermore applying a relational wellbeing approach must also place recipients at the centre,

²⁹ From point of view of parent

³⁰ <http://www.fao.org/economic/ptop/home/en/>

allowing *them* to prioritise the most significant changes they experience in their wellbeing as a result of their beneficiary status. Describing the failure of current research to reflect this broader approach, MacAuslan and Riemenschneider (2011:8) argue:

“[the] materially-based approach does not look for the impact of cash transfers on national or local power relations, on what people value, on how people relate, on the meaning of cash or the terms of exchange, and so on. This current approach also focuses principally on individualised notions of well-being and poverty, rather than collective notions (i.e. reflecting that people consider themselves equally poor or in shared states of well-being). These issues are important as intrinsic aspects of well-being (and, therefore, are things that should be factored into a judgement about the suitability of a programme).”

As seen in Chapter 2, some previous research already incorporates emotional dimensions on wellbeing. There is some emerging evidence which looks at the ability of cash transfer to satisfy emotional need in cash transfer research. For example, Handa, Martorano, Halpern, Pettifor, & Thirumurthy, (2014) assessment of the OVC programme in Kenya draws on the ‘Positive Feeling’ and ‘Overall Life and Health’ domains of the WHO Quality of Life Scale (WHO, 1998) to compute an indicator of wellbeing. However, I would argue that their conception of wellbeing, which focuses on happiness and future expectations, provides too narrow an understanding of the good life regarding functioning and fulfilment. One general emerging criticism about the subjectivity of wellbeing is that in asking individuals what is important and what they value, they may themselves have unclear or biased views. However, Copestake and Camfield (2009) argue that systematically eliciting individuals’ views does not imply automatically accepting them. They add that *“If people are prone to shifts and biases in their understanding of wellbeing, then it is important to understand why and how their preference constraints are likely to affect development interventions.”* (Copestake & Camfield, 2009:3). These assertions point to the attractiveness of wellbeing as an analytical tool for this thesis.

3.5 Social relationships and wellbeing in urban Ghana

Having reviewed the two main theoretical concepts at the heart of this thesis and their interaction, this section reviews relevant literature which supports this interaction in the Ghanaian context. It discusses how social relationships feature in the negotiation of wellbeing in urban areas of Ghana. It looks at how relationships as embedded in social structures such as the family, friendship groups and welfare associations can facilitate wellbeing at different life cycle stages. It also investigates how the broader process of social and economic change affects the dynamics of these relationships and therefore wellbeing. I find that the kinship group is at the heart of ensuring wellbeing, unlike other social structures which are voluntary and in which assistance is not based on a lifelong obligation.

3.5.1 Relationships and wellbeing within the kinship system

A kinship system can be defined as the system of social relationships connecting people in a culture who are held, to be related and defines and regulates their reciprocal obligations³¹. Kinship groups have common value systems, traditions, ethnicity and ancestors (La Ferrara 2001:1). Three main social groupings can be identified within the Ghanaian kinship system: the clan, the lineage and the family.

The largest social grouping within the kinship system is the clan. Among all the major ethnic groups in Ghana, the kinship system is composed of several clans, which links all members to a common ancestor. Each clan is in turn made up of several lineages. A lineage is a group of people who can demonstrate those genealogical links among themselves (Arthur, 2001, cited in (Sarbah 2010:85). (Nukunya 2003) sees the lineage as a web of relations that links one to relatives who are beyond the nuclear family. Among most ethnic groups, the lineage is central to a person's existence, as serves as a form of identity, where in practical terms, an individual derives their name. The lineage is also central to a person's existence because it defines the obligations and norms that one is expected to meet. These norms shape and determine every activity that a person undertakes such as who they choose to marry, who they can or cannot trade with and so on. And at all times, an individual's purpose is to live in a way which does not tarnish the image of the lineage and other members of the lineage have a moral imperative in ensuring adherence to norms. Each clan and lineage has a leader, which typically leadership falls to an elderly male member who is selected because of his superior wisdom, personal qualities and experience (Arhin 1994). The clan or lineage leader ensures wellbeing by acting as the custodian of all members, ensuring that all requisite needs are met, and that individuals participate in social life of the clan or lineage and discharge their obligations.

Furthermore, the kinship system is made up of several individual family units. Nukunya (2003:49) defines the extended family as *"a social arrangement in which an individual has extensive reciprocal duties, obligations and responsibilities to relations outside his (or her) immediate (nuclear) family."* The traditional family unit in Ghana is typically described as extended³², often consisting of three to four generations including brothers, sisters, cousins, in-laws, nieces, grandparents, great grandparents etc (Karlberg 2007)

In the kinship system, relationships might be dyadic or open in nature, and are maintained and reaffirmed through exchanges. Norm adherence ensures that material, emotional and cognitive needs are met. For example, Sabbah (2010) argues that adherence to norms of solidarity, ensures mutual helpfulness, whereby every individual fully engages to ensure sustenance of the group

³¹ <https://www.merriam-webster.com/dictionary/kinship%20system>

³² However, as will be described below, particularly in the urban context, the structure of family units is becoming increasingly nuclear, consisting mainly of parents and children, and with responsibility of kin members' wellbeing falling with the nuclear family unit (Apt, 1993; Aboderin, 2004).

(Sabbah, 2010). The norm of solidarity translates into the willingness of kin members to advance communal interests over individual interests (Gyekye, 1987; Awasu, 2012). The wellbeing of the community is thus the focus of the activities of the individual members of the society. Consequently, across all major ethnic groups an individual's wellbeing is based on a personal sense of responsibility to the needs, demands, and welfare of the group or community (Gyekye, 1996, cited in Sabbah, 2010). Gyekye's assertions above corroborate with Arhin (2003:91), who also notes that within the kinship system, self-interest is of less importance compared to the wellbeing of the wider group to which he or she belongs. Adherence to norms is ensured as *Nananom* (ancestors) are believed to watch over and check the behaviour of kin members. The violation of norms may bring misfortunes. Individual kin members also ensure adherence to norms by ostracising members. This is enforced by community leaders such as chiefs, traditional priests etc

Accordingly in the Ghanaian context, exchanges in kinship system may be balanced or unbalanced. A balanced exchange is viewed as paramount for intergenerational wellbeing and support to those outside the immediate family. Tsai & Dzorgbo (2012) also identify the possibility that exchanges relationships within kinship systems being are unbalanced towards one party giving more than he or she receives from others. In this sense, it allows individuals givers to meet some emotional needs as this enhances the givers' social status.

Wellbeing within the kinship system is ensured through a number of practices. For example, among the Akan ethnic group, for example, the practice of paying a family levy - *abusuatow* - is a sign of mutual obligation towards one another and holds family members together (Sabbah, 2010:89). The *abusuatow* is essentially a communal tax on individual kin members, which is used to finance funerals and other large expenditures that fall on the entire lineage. One's inability to pay this levy is therefore seen as detrimental to the wellbeing of the entire lineage as fewer members must bear the expenditure, should the need arise. At the same time in terms of individual wellbeing, one risks being sidelined by other kin members with negative implications on their material needs as well as social standing. Therefore, and in line with advancing the kinship wellbeing over individual wellbeing, it is possible that individuals forgo their daily bread in order to be able to pay the contribution to the larger family.

The above norms and practices described are the basis of the economic and social functions that the kinship system performs. Individuals may rely on kinship systems to perform economic functions such as giving loans, job referrals, and school sponsorship (Clark, 1999:72). Kinship members also support each other during social functions such as naming ceremonies, child care, puberty rites, marriage ceremonies and funerals. Having described how kinship system function, I now turn to the role of the kinship in facilitating wellbeing at various stages. As mentioned above, the kinship group is at the heart of ensuring wellbeing in the urban Ghanaian context

Nanbigne (2004) demonstrates how child care arrangements and the wellbeing of children are the responsibility of the wider kin. Although parents bring forth a child, many other people are involved in raising them and ensuring their wellbeing. Among many ethnic groups in Ghana for example, there is a belief that parents tend to pamper their biological children and fail to enforce the strictness that is needed for bringing up a child (Imoh 2012). In many parts of Ghana, therefore, the practice of kinship fostering whereby a child is given to others within their family for training and socialization is quite common. This practice of kinship fostering is perceived to reinforce family relations, and wellbeing is ensured for the three parties involved: the biological parents, the 'foster parents' and the child. First, for biological parents, this practice of fostering helps to reduce the financial burden that raising a child brings. For the receiving parents, fostering may contribute to their wellbeing as children become an additional source of labour. Children may relieve adults of some chores, such as fetching water and fire wood, enabling them to enter into productive income generating activities. The receiving parent may also believe that they are raising the child for the wider lineage. A system of reciprocal exchange which underlies kinship fostering is also at play, in that in old age, for example (see discussion below), it is very likely that the 'fostered children' also reciprocate the support provided to both foster parents and biological parents. However, I acknowledge that there are many faces of kinship fostering which may in fact lead to ill-being. This is discussed below.

A review of the literature also shows that relationships within the kinship plays a significant role in times of sickness. The family's role is to provide financial and emotional support for the sick person. Arhin (2003) notes that where a traditional healer is sought, family members of the sick person would have to appoint someone as their *okyigyinafo* - a supporter or representative who ensures that fees are paid and any of the supplies needed by the healer are available. Busia, (1972) notes how such support for the sick is based on social obligations underpinning the traditional kinship structure, with failure to appoint an *okyigyinafo* equating to disowning the sick person, and tarnishing the image of the lineage at large. However, Arhin (2003:89) notes that, particularly with the advent of hospitalization which more explicitly monetizes care, help that one receives from family members has been narrowed merely to "visiting the person at his or her sick bed in hospital."

Given the significant proportion of research participants being elderly, and in the context of low levels of formal social support for the elderly, it is also important to look at the role of social relationships within the kinship structure in ensuring wellbeing in old age. The support rendered is underpinned by three factors: reverence, moral obligation and reciprocity, and we look at how each of these operates to facilitate wellbeing at old age. In order to understand how wellbeing is established, it is important to unpack the significance of old age in Ghanaian society.

Traditionally across all ethnic groups in Ghana, the elderly are held in high regard (Karlberg, 2003). The elderly are seen as people with wisdom whose advice is frequently sought in settling disputes and officiating marriages, births, funerals etc. Such roles can be gendered (Arhin, 2003). While

women play a role in counselling the young about morals, elderly males are the decision makers. They deliberate and have the final word in family matters. As Arhin (2003:94) summarises, within the Ghanaian society, the elderly are “disciplinarians, marriage councillors, legal experts, psychiatrists.” Karlberg (2003:13) also describes the degree of status that is awarded to the elderly when she notes that “parenthood is considered a maturity stage; grandparenthood is a little higher in status, while great grandparenthood is the peak of status in the family.”

The status that is associated with age is therefore what obliges people to show respect and this can come in the form of support for the elderly person. Sarpong (1974 cited in Aboderin, 2004) also argues that the elderly are also respected because they are seen as the link between this world (the living) and the next (the dead), with disrespecting them leading to unimaginable consequences. Thus it is in relation to this sacredness and importance that a respectful attitude must be shown to the elderly, and this includes rendering support. Apart from reverence, the support is also given on the basis of norms of reciprocity. This is encapsulated in an Akan proverb, for example, which states that: “when your elders take care of you while you cut your teeth, you must in turn take care of them while they are losing theirs.” This proverb asks that children repay their parents for having looked after them (Karlberg, 2003; Apt, 1993)

Empirical evidence supports the view that wellbeing is ensured by adhering to notions of reverence, reciprocity, and obligation. In her study of family support for the elderly in Ghana, Aboderin (2004) finds that many respondents described it as a duty to repay their parents for the care they had received in childhood, and many expressed this by quoting the customary Akan proverb above. However, for the parents who failed in their duties, their children in turn did not support them. Aboderin (2004) makes a distinction between unwillingness and inability, with the latter perceived to be more pardonable. On the other hand, Aboderin, (2000) also finds respondents describing a duty to support their parents simply because they are their parents - regardless of whether they had cared for them in childhood. It seems, therefore, that the reciprocity was overruled by a moral obligation underpinned by the religious teaching described above. In other words there is a God-given command to honour parents no matter what.

Finally, the family plays an important role in times of death. I look at wellbeing for two categories of people: the wellbeing of the deceased themselves, i.e. ensuring that they rest well, and that of the remaining family members. For the deceased (particularly in an Akan context), death as return to the spirits, and wellbeing in the afterlife is therefore determined by how well prepared one is as they make their passage to the world of the spirits. The family is important in preparing for this transition providing donations of broom, cutlass, money, cloth, pillows, and mats are traditionally which is believed that these are required for the journey and residence in the land of the dead. For the remaining family members, their status and social standing depends on the extent to which they

managed to give their kin member a good send off. Family members wellbeing is enhanced to the extent that they are able to do all they can to give their relatives a good funeral.

3.5.2 Relationships and wellbeing within friendship groups

Social relationships are also embedded in friendship groups, which in Ghana, as in other parts of Africa are an integral part of social life, particularly in the urban context. Friendships are based on expectations of reciprocity and trust, sustained by mutual affection, ideals of equity, fairness and support. In this sense, friendship bonds share similarities with kinship networks (Gratz, 2004:100). In the urban setting in particular, where there are distances from kinship members, bonds of friendship have to be formed, performing the same function as the kinship group as described above. Norms of reciprocity and trust can determine wellbeing in this context whereby individuals share information about job opportunities, offering each other loans for example, in times of need. It is therefore not uncommon for friends to be elevated to the status of family members. Supporting the above, Hanson's (2004) work on social networks and urban livelihoods in Ghana notes how individuals within the urban context assign the same loyalties as they would to kin members, to their friends facilitated by physical proximity

Davis (2006, cited in Mizen & Ofosu-Kusi, 2010) refers to friendship as part of a "repertoire of informal survivalism", which offers economic stability for those unable to meet their basic needs. Hart (2000) also stressed the role of friendships with respect to wellbeing within the urban context. Hart sees friendship formations as a mechanism for overcoming the uncertainties characteristic of the informal economy. To Hart (2000:178), friendships are "free floating social relationships formed by choice in the expectation of mutuality... individuals joined by affection and shared experience rather than by legal sanction or the ties of blood... trust plays so prominent a role, relatively unmediated by the formal obligations of kinship and contract." However, Hart (2000:177) is also critical of the role of friendships as a durable basis for social life and wellbeing in the urban context. He argues that this is because such relationships are forged through trial and error, making them susceptible to breaking down. Hart argues that individuals would prioritize their own interest because, unlike kinship relations, friendship bonds are not binding.

3.5.3 Relationships and wellbeing within welfare groups

This often consists of friends, relatives, or neighbours who have come together to set up a mutual support group. Often welfare groups have a common purpose such as saving or offering credits (susu), offering group labour (ndoboa) or providing religious support (asore kuo)

Welfare groups organised for the purposes of saving and credit - susu - are a common feature in West Africa, particularly among market traders in urban areas. The most basic forms of these groups offer savings services with no opportunity to borrow (Awasu, 2012). For example, in any one month,

the susu collector visits their client every day and collects fixed amounts of money, ranging between 50 pesewas and 1 Ghana cedi. At the end of the month, the aggregated amount is paid out to the customer as a lump sum. Susu groups may also combine savings with credit arrangements whereby members contribute a fixed amount to a common pool, which is given to one member until the whole group receives. Once the cycle is complete, the group disbands and starts again (Awasu, 2012). The norms embedded in susu groups are in line with principles of trust, solidarity, and mutual obligation. For example the decision to save with a particular susu collector is underlined by the trust that they will see money keepers the following day. Similarly, the formation of the group itself amounts to whether a person can be trusted to regularly meet his or her obligations to the group.

Relating the above to wellbeing, susu groups offer saving vehicles and credit in a context where people cannot access formal savings institutions because they are expensive, inflexible or simply not available. Households may be able to draw on financial resources when faced with shocks by being members of these groups. Groups may also build social relations by bringing people together who share a common goal. Group formation can also increase information flows and forms the basis for social interaction in which people offer support to each other during personal adversities. Osei-Akoto, (2002) finds that welfare groups mostly give financial assistance only for severe cases such those that may lead to hospitalisation or very expensive costs of care. In his study, very few respondents (16%) had ever received monetary assistance from the groups during the last two years for health care. This is perhaps as a result of generalised deprivation.

Religious associations are another example of a welfare group and may relate to wellbeing in several ways. On the one hand, relationships within it provides services to members in the form of physical care, social and moral support. The trust and belief that something larger than oneself brings comfort and social support in times of trouble (White et al. 2010). In this sense, religious associations help to meet cognitive and emotional needs by giving members a sense of belonging and identity. On the other hand, membership of religious groups can facilitate material needs by providing some form of a safety net whereby individuals are morally obliged to offer material support rooted in religious teachings. For example, membership to religious networks in the case of a Muslim community requires obligations of mutual support in the form of Zakat (Islamic tithe) and Sadaqa (alms giving). Writing specifically about a range of welfare support and social networks in Ghana, Hanson (2005:1305) argues that aside from fulfilling the spiritual needs of a society, religious associations “provide a critical ingredient to many individuals and families desperately trying to guard against and/or alleviate their vulnerability.” Although the literature points to kinship support as the main social structure ensuring wellbeing in old age, Karlberg (2003) mentions that support from the church is also based on reciprocity. In general, members pay tithe, and the church, as noted in Kalberg’s study, in turn reciprocates by generally offering in-kind support involving paying visits to the elderly etc. Where a person’s family cannot support him or her, support from the church would include financial help.

3.5.4 Relationships and wellbeing within occupation-related associations

Occupation-related networks are central in African urban economies (Lourenco-Lindell 2002). These are often close associates or individuals belonging to the same occupation group or friendship circles who come together to set up mutual support groups. Associations of this nature primarily channel information, although they also exchange goods and services that help associates and their families to overcome economic insecurity (Hanson, 2003). There exist networks or associations of head porters, truck pushers, and taxi drivers, but trader associations have a particularly long history in West Africa (Lyons & Snoxell 2005)

Membership of trader associations is determined by a range of factors. For example, members must display a reputation of honesty and creditworthiness, and must also be seen to have a non-argumentative character. Dennis & Peprah (1995) in her study of a yam traders' association in Techiman, finds that members have to pay a joining fee and weekly dues, and provide evidence of creditworthiness to join. Trader associations are typically organised by the goods they sell. For example, there are trader associations where members deal with particular vegetables or tubers. Associations also tend to be single sex and single ethnicity which ensures shared ethnic norms, seen to be important for strengthening association activity and ensuring the sustainability of the group as a whole. Common ethnic norms facilitate acquiring information about prices, production, reputation of transporters etc., and this can help reduce transaction costs, as such information would otherwise be difficult to obtain outside the association (ibid). Shared norms can also be seen as important in the management of market insecurities as they create a better basis for making predictions about the market situation. In general, membership of associations helps to build up reciprocal ties with others who are seen as friends and colleagues who could offer material support.

Trader associations relate to wellbeing in several ways. Members may offer loans and credit to each other as a means of offering support in times of crisis. Belonging to the association allows members to know about each other's creditworthiness and borrowing capacity. This is typically done through observation, gossip or listening in on disputes. The threat of gossip is also a means to enforce repayment. This level of information symmetry means that members can lend to each other and be certain that money will be repaid. Members can also trust that they would have access to similar forms of support if they need this. As with susu groups, members often apply moral pressure, and this is known to include exclusionary behaviour, to discourage defaulters. Members may assist each other in economic terms, for example, in financing funerals which can sometimes represent large expenditures. Dennis and Peprah (1995:46) refer to such exchanges as 'cushions of unpredictability'. There is also the satisfaction of emotional needs from above, where for example, prestige may be gained by a bereaved group member and his or her family when the association leader attends the funeral.

3.5.5 Relationships and 'ill-being'

However, it is important to acknowledge that relationships do not always lead to positive wellbeing outcomes in this context. For example, Clark's (1999:72) study of the role of the kinship system among the Akan notes the inadequacies of relationships within this system, in only being able to providing a "safety net of bare existence" for elderly women many returning to their lineage to seek refuge in hard times. Clark's reference to a 'safety net of bare subsistence' is in relation to the narrow nature of kinship support, in which one cannot become prosperous from the support received from the other kinship members (ibid:73). Similarly, the practice of paying the family levy, *abusuatow*, as was described above, effectively monetises kinship support, turning it away from a system which is based on obligation to one that is contribution-based. Individual kinship members who are unable to contribute regularly are therefore side-lined, and access to wider kinship resources such as land and material support rendered on the basis of reciprocity becomes minimal. There may also be negative implications to in meeting both material and non-material needs. For example, for those unable to contribute, they may be excluded from participating in decision-making processes. Aboderin (2004) also points to the declining role of the kinship system in meeting the needs of the elderly evidenced by the growing trend of the abandonment of older people in hospitals

It is also important to acknowledge the exploitative potential kinship fostering system. Firstly, widespread poverty and deprivation is perceived to have weakened the reciprocal arrangements which underpin kinship fostering, leading to many children providing domestic services (Imhoh, 2012). In addition, the rising costs of education alongside the economic hardships that many families face has meant that some are unable to fulfil their duties toward their relatives in the way previously expected of them (see Aboderin, 2000). Imhoh (2012:355) further argues that the above trend has led many families to concentrate on the wellbeing of their biological children. For example, where the wellbeing of a child is not ensured, the need to reciprocate assistance to the wider kin in old age is minimal. Writing specifically about the urban context of Ghana, Schildkrout, (1973:56) notes how the changing and increasing independence of women in urban areas has led to new arrangements for child care, and to an adaptation of certain customary forms of fosterage. In a context of increasing hardships it is easy to see how women prioritize their own biological children. Asked about what they do with their profits, nearly all the women in Schildkrout's study mentioned that their priority was to provide for their children

Similarly, welfare groups also have their limitations and constraints, which can undermine any of the wellbeing outcomes as described above. The highly exclusionary nature of welfare groups is a common theme in the literature. In general, the contribution-based nature of some welfare groups such as susu groups, which require regular contribution and where members opt in, tends to exclude the poor. As regular contribution is paramount for the sustenance of the group, particularly social groups such as the elderly, people with disabilities, ethnic minorities and so on who may be perceived

to be uncreditworthy and unable to live up to this obligation, are excluded. At the same time, those who manage to gain access to groups, but are unable to keep up with regular payments, are excluded from future access to savings and credit facilities. Defaulters may be dismissed from the group and made to live with the 'shame' of being known as a defaulter (Awasu, 2012). These trends echo findings in other urban areas of Africa. (Von Benda-Beckmann and Kirsch (1999), writing about support relations in southern Africa, note how financial and social obligations within welfare groups tie up resources. They note that the opportunity cost of investing money and time in savings clubs is that there are fewer resources available to redistribute within the kinship system (Von Benda-Beckmann and Kirsch, 1999:27).

There are two broad perspective that can be observed in the literature that help to explain the weakening capacity of social relationships. On the one hand, the political economy perspective proposes that the decline in support which ensures the wellbeing for each other is a result of eroded resource capacity. In Aboderins's study of elderly care in Ghana, she describes a situation she refers to as a 'hierarchy of priorities' (Aboderin,2004:133) where many people are no longer able to take care of themselves, let alone their older kin, and as such prioritise their nuclear family over their older parents and extended kin. The increased hardship is in turn a result of broader decline and degeneration in the Ghanaian economy.

On the other hand, there is a modernist perspective which emphasizes the role of urbanization in weakening the values which underpin relationships (Meghani, 2015) and therefore individuals ability to harness relationships for their wellbeing (Aboderin, 2004). Apt (1993), writing on support to the elderly in Ghana, describes how urbanization as a feature of modernization can cause tensions in traditional family values. She argues that urbanization can be seen as having consequences for care arrangements within extended families which then disrupts reciprocity. The reciprocity that existed between generations in the traditional extended family, whereby elderly family members took on child care in exchange for material or in-kind support, is disrupted by urban life, and in the process, the elderly, who were previously valued for their services, increasingly perceive themselves to be unimportant (Apt, 2001). In this sense, it is not only the access to needed material needs that is disrupted, but the traditional functions of many elderly people with respect to child care is disrupted by geographical separation as families move to urban areas . With the comparatively higher cost of living in urban areas people are likely to prioritize the nuclear family over other forms of relationships.

A characteristic of many urban centres in Ghana is the emergence of a cash economy, and with this , the commodification of labour which, has meant that individuals are able to migrate and leave their family homes, and as such do not always draw on lineage resources. Distances from family members makes regular support difficult, and in this context new alliances are formed and different social structures are seen to be important to wellbeing, such as friendship groups. Apt,(2001) argues that this separation may also be reinforced by the nuclear housing units provided by formal employers

and public authorities for those living in cities. Indeed, this thesis looks at the effects of the incursion of cash transfers as part of the process of change.

3.6 Conclusion

The above discussion started with an economistic view of relationships in which they are seen as tangible assets or investments whose role is mainly instrumental. It also highlighted how access to these embedded resources are a function of how relationships are configured. However, I argued that this view is too narrow, overlooking the complex social and cultural processes involved in the formation and maintenance of relationships, and consequently overlooking the multiple functions that relationships play beyond the economic. Drawing on the anthropological literature, I identified three distinct forms of relationships –dyadic, defined (membership) group and abstract, and highlighted variation in the motivations, and meaning imbued in them. I then introduced and elaborated a second major concept in this thesis –wellbeing- which affords a broad ‘discursive space’ for looking at cash transfer impacts. While the dominant view in development focuses on the material, I defined wellbeing as the ability to live well by meeting material, emotional and cognitive needs.

Next, this chapter argued in favour of adopting a relational wellbeing approach which is rooted in interpretivism, and consequently stresses context, relationality and the social creation of reality. Building on the work of White (2015) and others, I propose a framework for thinking about relational wellbeing defined as the material, emotional and cognitive outcomes of social interactions in dyadic, defined (membership) group and abstract relationships. With respect to the assessment of cash transfers, I argued that this wellbeing approach serves as a ‘sensitizing lens’ (Huovinen, 2013) in looking at aspects of people’s experiences as programme beneficiaries, which are often ignored or downplayed.

Section 3.5 reviewed how relationships embedded in four important social structures, in Ghana and how they, helps to facilitate wellbeing. I find that while relationships facilitates access to material, emotional and cognitive needs, they also have their limitations, which somewhat goes against some of the romanticised ideas often portrayed in the literature. Two main dimensions of limitations became evident: relationships embedded in social structures can be limited in both depth and breadth. The limitation of the relationships outlined in this review of the Ghana literature are reinforced by broader processes of socio-economic change particularly migration and urbanization. Migration perpetuates concentration of support because it often means that the network of support cannot be maintained. At the same time it gives rise to new forms of social networks such as friendship groups, and occupational associations. The form of support and the quantity of support differs. Von Benda-Beckmann and Kirsch (1999) assert that such support is less obligatory, while kinship relationships are based on lifelong obligation. Support from these groups also aims to strike

a balance, as they are only effective if one has the capacity to consistently contribute. These changes, as illustrated above, are also visible in terms of the willingness to provide support, the adequacy of support and decline in the authorities which monitor and enforce the norms which underpin social relationships. This thesis looks at the incursion of government programmes like cash transfers as a broader part of this change. This review suggest that, contrary to popular assumptions, social relationships are not as extensive or vibrant in Ghana as assumed, and do not automatically have positive wellbeing outcomes. Rather, they can also be highly exclusionary and concentrated.

4 Methodology

4.1 Introduction

'Around this time, I had a discussion with my chief at Einstein, Labe Scheinberg. "How many patients do you have on L-dopa?" he asked me. "Three, sir," I replied eagerly. "Gee, Oliver," Labe said, "I have three hundred patients on L-dopa." "Yes, but I learn a hundred times as much about each patient as you do," I replied, stung by his sarcasm. Series are needed - all sorts of generalizations are made possible by dealing with populations - but one needs the concrete, the particular, the personal too, and it is impossible to convey the nature and impact of any [neurological] condition without entering and describing the lives of individual patients.' (Sacks, 2015:173)

This chapter presents the methodological journey taken to address the research objectives of this thesis. It outlines the research approach, sampling, data collection process, data analysis and ethical considerations taken. This research is based on a Qualitative Longitudinal Research (QLR) approach which draws on insights and experiences from 18 LEAP beneficiaries over 19 months. The above excerpt from renowned neurologist Oliver Sacks' book, *On the move: a life*, is thus deeply resonate. As reflected in the quote above, even though this research was based on the experiences of a small sample of LEAP beneficiaries, it provides sufficient depth and context needed to understand beneficiaries' wellbeing.

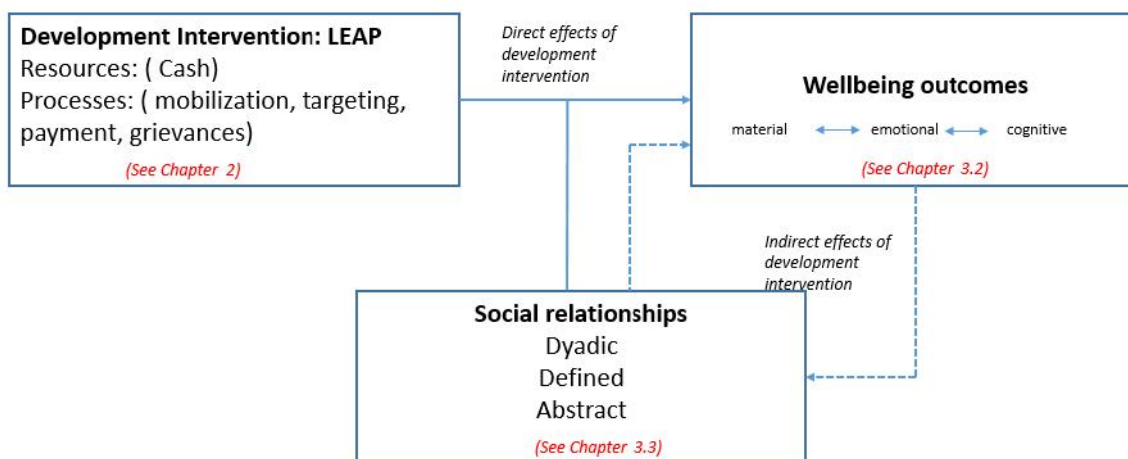
This chapter is structured as follows: Section 4.2 introduces the conceptual framework. This describes how the literature review chapters (two and three) tie together and how they link to the empirical chapters to follow. The conceptual framework also helps to derive a set of detailed research questions which elaborate on the broad research objectives introduced in chapter 1. Given the research questions and hypothesis, I then ask: *What research approach and data collection tools would be appropriate for this research?* I rely on QLR and provide practical and theoretical justifications for its relevance to this study in Section 4.3. Section 4.4 then presents a description of the data collection tools. Section 4.5 reflects on the implementation of the fieldwork. This involved a number of preparatory activities (sampling process, design of research instruments, recruitment and training of research assistants and pilot activities), the actual data collection, and data analysis. Section 4.6 presents some of the ethical issues and mitigation measures. 4.7 presents some key reflections from the whole data collection process.

4.2 Conceptual framework and research questions

To reiterate, this research has two objectives (also see page 14). First, it seeks to understand how diverse social relationships (at dyadic, defined group and abstract levels, and embedded in a range of social structures) facilitate wellbeing in an urban context of Ghana. Second, it draws on this understanding to gain insights in to the direct and indirect wellbeing effects of the LEAP programme.

This section presents the conceptual framework which denotes an abstract representation of how wellbeing is mediated by social relationships and how to think about the effects of a development intervention (in this case LEAP), moderated by diverse social relationships, affects wellbeing outcomes. In this way, it shows how the various theoretical concepts in chapter 2 and 3 relate to each other and link to the core research objectives that have been outlined above.

Figure 1 Conceptual framework



The starting point for this framework is the bottom half-social relationships which exist at dyadic, defined and abstract levels. These relationships are what people use to pursue wellbeing outcomes.

As discussed in chapter 3, these relationships mediate realisation of material, emotional, and cognitive needs which are co- constitutive wellbeing outcomes (top right). Wellbeing in the context of this research goes beyond material needs, and given that this thesis is set in an interpretive paradigm, its definition, and the significance of the different components are left to study respondents to articulate. Next, within this framework, I consider the introduction of a development intervention (top left), in this case a cash transfer programme, which is an illustrative example of the other relationship types. The intervention affects wellbeing directly, by influencing how individuals to meet a range of material, emotional and cognitive needs, but also indirectly its interaction with recipients

other relationships. Here, as mentioned in Chapter 1, previous research emphasizes the direct material wellbeing impacts of cash transfers. In this thesis, I posit that cash transfers have indirect effects through an interaction with recipients other social relationships and seek to understand this also. I view cash transfers not as mere top-ups, but as a whole process (involving several processes such as awareness raising, targeting, and case management) situated in the context of existing relationships that households use to negotiate wellbeing.

In order to empirically test the above abstract representation, the following five research questions need to be addressed:

1. In what ways are wellbeing outcomes perceived by selected cash transfer beneficiaries
2. Which are the most important and social relationships in this urban context? How do they operate?
3. How do these social relationships affect the wellbeing outcomes of these people?
4. What are wellbeing effect of cash transfers?
5. How are social relationships affected by the introduction of the LEAP programme?

Table 4 (below) sets out the four research questions above, mapped against the two research objectives. Each research question is accompanied by detailed sub-questions. Outlining a clear and detailed set of research questions is a particularly important step as it ensures that the overall methodological approach and data collection tools proposed for this study are appropriate to elicit the sort of data required to address the research questions. The research questions also feed into the design of question guides that are used to facilitate conversations with respondents, as well as considerations around which variables to consider when undertaking purposive sampling, for example.

Table 4 Research questions

Research objectives	Research questions
1. To understand how diverse social relationships (at dyadic, defined group and abstract levels, and embedded a range of social structures) facilitate wellbeing.	<p>1. In what ways are wellbeing outcomes perceived by selected cash transfer beneficiaries</p> <ul style="list-style-type: none"> ○ Are particular dimensions of wellbeing perceived to be more important? ○ What factors positively or negatively influence wellbeing outcomes? <p>2. Which are the most important and relevant social relationships in this urban context? How do they operate?</p> <ul style="list-style-type: none"> ○ How do these social relationships operate? ○ When are social relationships accessed along the lifecycle course? ○ What value is attributed to these forms of support derived through social relationships? ○ What are the terms of support? What is the level of stringency?

	<ul style="list-style-type: none"> How has the way social relationships operate changed over time? What accounts for these changes? <p>3. How do these social relationships affect the wellbeing outcomes of these people?</p>
2. It draws on this understanding to gain insights in to the direct and indirect wellbeing effects of the LEAP programme.	<p>4. What are wellbeing effect of cash transfers?</p> <p>5. How are social relationships affected by the introduction of the LEAP programme?</p> <ul style="list-style-type: none"> Are social relationships strengthened following interaction with LEAP processes? Are some institutions displaced? Do new institutions emerge? Which ones and why? Does LEAP affect the nature of operations or the underlying norms that underpin social relationships? How? For example does LEAP affect terms of exchange? Do social status, entitlements, power and relational dynamics (households, between households, and with the state) change as a result of the CT process? What are the implications of these changes on wellbeing?

4.2.1 Operationalizing social relationships of reciprocity

Chapter 3, illustrated how social relationships can be characterised as give and take exchanges. These exchanges can be generalized, indirect, and take place over a long period of time and over a wide geographical space, thus making them challenging to record. They may be balanced and unbalanced. During the fieldwork, relationships of reciprocity were identified through the following *behaviours* and *expressions* made by the respondents:

-) Expectations and obligations that an individual holds of another person with a network (i.e. do they feel they can count on another person);
-) Normative beliefs of reciprocity (as reflected in adages for example), and the way these norms are enforced through social sanctions;
-) Reported supporting actions between individuals (tangible and intangible) that reveal reciprocity. Here I was particularly interested in social support rather than anonymous market transactions;

I looked at evidence of these expectations, obligations, beliefs and behaviours within individual's social networks. In this thesis, I define this as the sum of all interpersonal interactions that an individual considers as significant, differentiated from the anonymous mass of society (Rosas, 2001). Following this approach, it was important to first map each individual's social network. I looked at a snapshot of self - other interactions that an individual described and then attempted to identify the above behaviours of reciprocity within them. This approach is an adaptation of the formal social

network analysis approach which relies on quantification and statistical analysis of more precisely defined and easily measured relationships and exchanges, although often criticised for its detachment and its inability to understand the social and cultural context within which relations are embedded (Lourenco-Lindell, 2002). My approach here is thus a qualitative version of Social Network Analysis (SNA). Although what has become known as 'formal' or 'conventional' SNA uses quantitative methods to measure the structural properties of networks such as density, strength, and centrality dominate, there is now a growing tradition of qualitative SNA. Indeed, Heath et al. (2009) argue that the definition of social networks, does not presuppose a particular method for exploring patterns of network relations and that SNA has some roots in qualitative tradition starting with the work of Mitchell (1969). Despite the role of qualitative research in its development, SNA remains largely quantitative in terms of approach, methodological and analytical tools. A qualitative approach, as adopted here, however is complementary to quantitative SNA in that unlike the latter which focuses on flows through a network, and how the structural properties of a network affects these flows, a qualitative approach such as that adopted here focuses on networks as lived experiences as well as actors perceptions of these networks. It is also open-ended and sensitive to subtle variations in relationships. It thus allows one to look at the structure or form of social relationships as well as behaviours, rationalities, and motivations. Unlike the more quantitative SNA, the approach adopted is flexible and adopts a range qualitative and participatory tools to generate narrative data which allows one to describe a network in context. The approach here is similar to that of Bilecen (2013) who uses a SNA to understand transnational aspects of social protection.

In this thesis, I am particularly interested in *social support* networks. I define support networks as the sum of all relationships or interactions from which an individual gains social support. In this sense, a social support network is different from a social network in that it is a sub-set of an individual's entire social network. It focuses on the exchange of support resources which are tangible (financial, information, in-kind) or intangible (care, emotional). Also, support networks as explained above have to not include anonymous market transactions.

The next section looks at what evidence is required to answer the research questions and the research approach and the data collection tools that are needed.

4.3 Research approach and tools

4.3.1 Qualitative Longitudinal Research (QLR)

This study adopts a qualitative research approach. This was judged to be appropriate because the study of social relationships requires relational analysis and an understanding of social processes and interactions over time (Du Toit & Neves, 2006). Both relationships and social processes cannot be extracted from the inter-subjective framework within which they exist (ibid.). A qualitative research

methodology makes it possible to dig deeper into social relations, as well as uncover the *meanings* and *processes* within these, which are not possible to quantify (Denzin & Lincoln, 2008) or even identify except over a long period of time. It studies actors in their natural settings in order to understand the meaning that they bring to bear on social phenomena (Denzin and Lincoln, 2000:3). By studying this broader inter-subjective framework, one achieves greater accuracy of meaning and a better reflection of reality (Mayoux, 2010). With regards to this study, one of my research objectives was to understand the *processes* involved in negotiating social relationships to generate wellbeing outcomes. As illustrated in the review of the literature, this process is deeply embedded in a social context. This social context requires intensive familiarisation, in order to progressively build up to a deeper understanding, which a qualitative research methodology is better to help uncover (ibid.).

This study used a Qualitative Longitudinal Research (QLR) approach, whereby the same households were visited seven times over a period of 19 months. Given the goal to understand the meaning of LEAP to recipients from their own perspective and in the full context of their wider relations, I would have liked to have conducted more sustained ethnographic participant observation, allowing for complete immersion. However, this was not feasible under the circumstances of this study: combining a part-time PhD study with paid employment. The need to document different informal support relationships systematically over time also made a longitudinal approach methodologically advantageous.

Thomson (2007) notes that in recent years there has been a resurgence in QLR methodologies attributable to an interest in the *process of change* rather than outcomes. In the context of this study, QLR, by collecting data over time, enables one to gain depth and a more nuanced understanding of the processes which led to these wellbeing outcomes. A longitudinal approach also offers an understanding of causality, how and why change occurs and how social, cultural and contextual processes interact to produce different individual outcomes (Molloy and Ritchie, 2000; Thomson, Henderson and Holland, 2003). Furthermore, it facilitates an understanding of how people respond to this change (Farrall, 1996). In this study, for example, I was able to see how an individual's perceptions of their own wellbeing responded to changes brought about by cash transfers. However the QLR approach was not intended to provide systematic assessment of change in respondent's wellbeing over a specific period of time.

There are several useful aspects to QLR for this study. First, the repeat visits create a high intensity of data (Thomson, 2007) which means that we do not only 'scratch the surface' of an individual's experience, but rather, we identify coincidences, specificities and juxtapositions at the heart of a story being told (ibid.). Second, it allows for a nuanced understanding of change because repeat visits reveal more about the beneficiaries' situational context. For example, where a beneficiary alludes to using their transfers on food, the depth of knowledge that a longitudinal approach gives us about their households helps us to understand the scope and significance of the change. Third,

a QLR approach also adds a *prospective* rather than a *retrospective* dimension to the study. Studies which are retrospective in nature can be undermined by respondent's inability to recall events which lead to distortions as respondents attempt to '*imbue their actions with rationality which they did not have at the time*' of the interview (Farrall, 1996:6). A prospective study, on the other hand, which is characterised by repeat visits, allows for easier recall. Elliot (1997:2) argues that this prospective nature is important as responses are not subject to the "*vagaries of memory*". In trying to build up an understanding of the structure of networks and how the various relationships within these operate, there is a need to record the exchanges received and given, their value, why exchanges took place and so on. This level of detail requires a degree of recall. And precision of these responses will be higher where records or data are collected after events take place (Farrall, 1996). In addition, where one has a record of what was said earlier, this allows for easier triangulation which is a useful attribute.

The prospective nature of QLR allows respondents to reflect on the any changes that occurred in earlier interviews (ibid.). In addition researchers are armed with ample information about individuals, events ,experiences and so on, and as such can probe deeper where needed (ibid., 1996). For example, take a hypothetical example of a beneficiary who in months x^1 and x^2 is unable to meet obligation of paying the family levy (*abusuatow*), and as such feels ashamed and sidelined by her family. But in month x^3 , she reports that part of their transfers have been used in paying this levy. With QLR, it is possible to recount their previous answer and ask them to reflect on how they feel now that this obligation has been met using their transfers.

Fourth, the temporal nature of QLR allows a degree of flexibility, which is not always characteristic of more traditional qualitative approaches. This allows for an iterative process to take place throughout the research, which informs subsequent stages of data collection. This iterative process enables the researcher to change sampling, units of analysis, and theorization (Holland et al., 2006). Interviews can be adjusted and the focus of the study develops.

Nonetheless, QLR is not without its challenges. First, attrition is characteristic of QLR, as the question of fatigue sets in and study respondents' willingness to participate dissipates (Corden & Millar, 2007). This can reduce sample size and therefore the validity and reliability of the study. In this study, my original sample size was 21 LEAP beneficiaries. Three respondents dropped out mid-way through the research. For two respondents, this was due to prolonged ill health and hospitalization. For one respondent, this was because she had moved outside the district.

Second, the level of engagement between the interviewer and the respondent is greater because of the prolonged contact, so there is a risk of disclosure of matters of personal nature (Holland et al., 2006). In some cases personal relationships can form. This naturally raises issues of confidentiality and of intrusion, both of which will represent ethical transgressions. Section 5.5 reflects on this issue

in the context of this research. It is important to highlight that the data collection process was supported by three research assistants. While I led the first and final round of data collection, research assistants were employed to lead the intermediate interviews (i.e. rounds 2-5), which involved collecting the systematic data on support relations. For me this seemed appropriate in terms of maintaining research distance.

Third, in terms of data analysis there is a risk of data overload, given the intensity and prolonged nature of data collection. Maintaining analytical focus and remembering the details of the data can thus be a challenge.³³ These potential limitations have been critically reflected upon, and the proposed study design addresses each of these challenges as will be seen below.

4.3.2 Data collection tools

This section describes the data collection tools that were used in this study.

Diaries

Wiseman et al. (2005:394) define a diary as a research tool that *“requires respondents to make regular records of particular activities and experiences.”* There is currently a growing interest in the use of diaries to collect expenditure and consumption data, especially in low-income settings (Wiseman et al., 2005). For example, many Livings Standard Measurement Surveys (LSMS) have used diaries to collect information on total household consumption in order to measure living standards (ibid.). More recently, Collins et al. (2010) used ‘financial diaries’ to understand financial management practices of poor households in Bangladesh, India and South Africa. Their financial diaries tool used a mixed methods approach, and consisted of interviewing 300 poor households at least twice a month over a year and using the data to construct diaries of how they used their money. The daily transactions were used to construct income and expenditure balance sheets for households.

This thesis draws inspiration from Collins et al. (2010) in terms of the design of the data collection instruments, as well as the practical aspects of implementing these instruments. In line with their methodology, I did not follow the conventional diaries approach in social research, which is typically self-reported and unsolicited. As Collins et al. (2010) explain, these diaries are not diaries in a literal sense, as study respondents were mostly illiterate and unable to make diary entries themselves. Therefore, relevant information was collected and diary entries were made on behalf of respondents by researchers after the interviews. However, the term ‘diaries’ appropriately conveys detailed and

³³ For example, in this study, we did not decide in advance how many rounds of data collection we would have. We stopped when we felt we had reached a saturation point.

intimate information that was collected from each beneficiary over time, and the fact that the data represent a continuous record of experiences.

Collins et al.'s study focused on financial transactions and this required precision and accuracy in recall. Their study therefore necessitated more frequent contact with households twice a week. In this study, we visited households every six to eight weeks. This is a longer time interval, however; given my research emphasis, this time interval was judged just enough not to compromise on accurate recollections on the number and nature of social interactions.

Third, Collin's et al.'s financial diaries tool used a combination of structured and semi-structured interview techniques, though erring more on the structured side. This study, however, mostly used semi-structured and open-ended interviewing techniques, which gave greater opportunity to probe and build a deeper understanding of the subject matter. This was particularly useful, given the complexity that surrounds social processes. Seeking this depth of meaning, however, inevitably creates a trade-off with respect to the sample size.

Key Informant Interviews

Key Informant Interviews (KIIs) are in-depth interviews with individuals who have a detailed knowledge of the study communities or subject matter. In this study, KIIs were held with the Operations officer and the M&E director at the LMU, the District Social Welfare Officer, the District Planner, the Community LEAP Implementation Committees (CLICs), community leaders and members of savings and credit groups. KII complemented and provided necessary context and background to the information given by respondents.

Informal conversations

The above represents more structured data collection tools. However, I also had informal conversations in the field 'on the fly', without the use of a structured interview guide of any kind. These were held with traders, taxi drivers and so on. These conversations helped, on one hand, to understand the three research communities, which was important because very little has been written about them. My community guide in Community B, Chochoo, was particularly informative, sometimes giving me historical facts about the respondents which had not been mentioned but that were subsequently probed in an interview. These spontaneous conversations helped to elicit information unlikely to come out naturally in a more formal context. This, in turn, helped to increase the validity of the study findings as it further grounded me in the study context. My own personal identity, being Ghanaian and conversant with local languages, meant I was more easily able to start 'random' informal conversations in the street and in doing so immerse myself, while minimising any disturbance to respondents' "*natural state*" (May, 2001).

Adapted Participatory Rural Appraisal (PRA) tools

Within interviews, more specialised tools originating in participatory research were used.³⁴ The participatory research paradigm rose in the early 1990s as a challenge to ‘top-down’ approaches to knowledge generation that institutionalise control of knowledge amongst powerful development professionals (Holland, 2013). They reflect a strong normative view that research subjects should have great ownership and control of data generation and analysis and even of the research process as a whole.

In this study, I make no pretence of setting the research in a broader participatory research paradigm. For example, the research satisfies a personal and intellectual curiosity and the topic choice was not influenced by local priorities. I cannot make any broad claims of communities and indeed individual respondents being empowered by the research process. Nonetheless, some participatory principles were adhered to. My relationship with a range of local stakeholders informed the research design in many ways. Most importantly, the views and perception of study respondents form the core of the analysis presented by this research: it is *their* (the respondents’) reality that counts, to respond to Chambers’ famous question. Furthermore, my use of participatory tools facilitated the process of data generation and analysis by the *respondents themselves*, allowing for more clarity and reliability in interpreting data (Holland, 2013). Using participatory tools in research engages study participants in active processes of reflection on their experiences.

I relied on two main participatory tools: the institutional mapping tool and drawings. The **institutional mapping tool** is a participatory mapping technique which is typically used to map social structures, institutions and relationships that respondents consider significant. Rather than leaving individuals “*floundering in an unstructured maze*” (Antonucci, 1986:10), this tool provides a framework through which to identify, evaluate and hierarchically organize the different social structures and their underlying institutions with which one interacts. This study adapted the institutional mapping tool designed by Oxford Policy Management (2013) to assess the economic and social impact of cash transfers in six Sub-Saharan African countries.

Drawings are a visual way for respondents to express their lived reality. In particular, this visual conceptualization helps to facilitate an expression of experiences which may be otherwise overlooked (Slutska, 2012:3). Emmel (2008) argues that the act of drawing allows a respondent to focus on the features they are producing and at the same time provides the researcher with a record that can be interrogated as something is being drawn and when the drawing is completed. In this

³⁴ Chambers (1994) refers to participatory tools as a growing family of approaches and methods (within participatory research) that enable local people to share, enhance and analyse their knowledge of life and conditions. These tools are adapted in many ways, but include counting, ranking, mapping, building timelines, and visualizing a problem or issue.

research, I used drawings to understand respondent's perception of the government. This proved particularly useful given that, as a concept, the term 'government' can appear abstract to many people.

4.4 Fieldwork implementation

This section reflects on how the fieldwork was implemented. This involved three activities:

-) **Preparatory activities:** Ahead of the data collection, I made three preliminary visits to Ghana in March 2013, November 2013 and February 2014. The purpose of the first visit was to establish rapport with the relevant gate keepers, undertake sampling and design discussion guides and data collection instruments. In the second visit, I focused on seeking consent from the study participants and piloting of the data collection instruments. The aim of the final preparatory visit was to recruit and train research assistants (see below).
-) **Data collection:** Data collection started in March 2014. Respondents were visited six times over a 19 month period. Each round of the data collection had a different emphasis, although building on the previous round of data. The data collection was undertaken with the help of three research assistants.
-) **Data analysis:** This research yielded two complementary types of data - narrative data and structured network data. The data analysis was done at the end of each round, with the results feeding back into the subsequent rounds of data collection.

I elaborate in more detail the range of activities undertaken at each stage below.

Figure 2 **Timeline of fieldwork implementation process**



4.4.1 Negotiating community entry and understanding the context

For this study, there were three levels of gatekeepers at national, district and community level.

At the national level, the main gate keepers were officials at the LEAP Management Unit (LMU). Here, I used 'personal access' (Laurila, 1997) and already established rapport to gain permission and access to the relevant information about the study district. This established rapport was based on professional engagement as I had worked in several areas of the LEAP programme as a development consultant, although not specifically in this research area.

At the district level, the main gate keepers were the District Planning Officials (DPOs) and the District Social Welfare Officers (DSWOs). Here I was more conscious of my multiple identities as a consultant and a PhD researcher and the merits and demerits of choosing one identity over another. For example, using a consultant's identity seemed the easiest way of securing appointments, given the official label that it came with. However, I chose the role as a researcher as I felt it would allow DPOs and DSWOs to be more open and relaxed, particularly on sensitive issues like community targeting.

During these discussions, I introduced the study objectives, explained the study methodology and got opinions about the feasibility of the research methodology. I also elicited contextual information about the study district which then fed into the community sampling. In my second visit, because of the familiarity from my earlier visit, these discussants availed themselves more easily to assisting

me, helping me to make the relevant contacts at the community level, although the DSWO still remained somewhat cagey during discussions about community level targeting.

At community level, the main gate keepers are the CLICs. Initial introductions were made with the help of the DSWO. Like the discussions at the district level, in my first meeting, the study methodology and objectives of the research were explained. I was also able to elicit some contextual information about the communities as well as discuss their experience of the programme implementation process.

4.4.2 Sampling

4.4.2.1 Selecting the region and district

The sampling was done at the end of my first visit in March 2013. The starting point to selecting the study locations was to first consider an appropriate region and district. These two considerations were made by drawing on secondary data and guided by the overall research objectives, and thus the main selection criteria were based on the degree of urbanization and levels of migration. Out of the ten regions of Ghana, the Greater Accra Region was selected because this is the most urbanized region, with 90% of its population living in urban areas (Ghana Statistical Service (GSS), 2013). This must be put in a national context. Evidence from the 2010 census shows that only 50.2% of the Ghanaian population live in urban areas (GSS, 2013). The Greater Accra region has remained the most urbanised region in the country since independence, consistently reporting urban populations above the national average during this time. The trend of urbanization is fuelled by rural-urban migration linked to industrialization, commercialization and economic growth (GSS, 2013) as well as population growth in the rural settlements in the fringes of Accra, turning these areas into towns.

The Greater Accra Region consists of ten districts. The LEAP programme covers seven of these, representing the sample frame that I selected the study area from. Out of these seven LEAP districts, three (Accra Metropolis, Tema Metropolis, and Ashaima Municipal district) are among the 15 largest towns that have contributed to urban growth in Ghana since the 1970s. I purposively selected Ashaima and Kpone-Katamanso districts for this study because of their perceived cosmopolitan nature due to their large migrant population. Until 2013, these two districts were part of Tema Metropolitan district. The LEAP Management Unit was still using the old Tema metropolis district for implementation purposes. This meant that implementation of the programme was still under the jurisdiction of the District Social Welfare Officer in Tema. Throughout this thesis, therefore, I refer to '*Old Tema*' for simplicity.

4.4.2.2 Selecting study community

In the Old Tema district, I selected three study communities³⁵: Community A, Community B, and Community C. First, I calculated the coverage rates of all 23 LEAP communities and classified these into three terciles based on coverage rates: high, medium and low coverage. Within each tercile, I purposively selected one study community based on secondary data and triangulated this with the information from discussions with district officials. Together, these three communities reflect differences in perceived poverty, ethnic heterogeneity, and livelihood of the whole district. These variables, I believe, are important variables in the study objectives.

4.4.2.3 Selecting research participants

I selected 21 beneficiaries (7 in each community) to take part in the longitudinal study. This figure was arrived at by balancing out two considerations. First, unlike quantitative studies, the interpretive research approach tends to substitute breadth of coverage and statistical generalisability, with greater depth, to ensure a greater understanding of context and to explore more complex issues in detail. The second reason is related to my limited budget, coupled with the goal of needing to document all respondents' significant support relationships over a year.

Individuals were selected randomly from a list of beneficiaries obtained from the LMU. In addition to the 21 beneficiaries, I selected six additional beneficiaries, holding these as 'replacements' for those who for whatever reason dropped out in the first two rounds of data collection. I also expected the dropout problem to be particularly salient in the early stages of the study, as participants realized the extent of the commitment required. However in reality dropouts (three individuals) occurred after the third interview due to ill health and migration. By then, it seemed too late to bring in new respondents. I thus focused on 18 LEAP beneficiary households, which potentially undermines the generalizability of research findings. Although, this study does not claim statistical representativeness, I increased the external validity of the study findings by adopting Cornish's (2004) "typical case" approach whereby I proactively selected households which possessed core characteristics of the study population (i.e. were representative of a typical LEAP beneficiary).

I also conducted KIs and held informal conversations in each community. As discussed above, this was undertaken to follow up on a range of issues that emerged from the longitudinal study. The selection of the key informants was based on a process of triangulation from one discussion to another over time. Here I used the convenience and snowball sampling approaches. For example, when the issue of land ownership featured in a number of discussions in one study community

³⁵ Given the depth of detail that is reported about study respondents, the communities selected have been anonymised to ensure confidentiality.

(Community B), it was deemed necessary to speak to one community elder who had close ties with the local chief, which my research guide was able to help with³⁶.

4.4.3 Design of data collection instruments³⁷

As shown in table Table 5 Phases in data collection below, there were six rounds of data collection over three phases. Each phase had a different focus, and built on data collected and analysed in the previous phase. Accordingly, a separate semi-structured interview was used in each phase as described below.

Table 5 Phases in data collection processes and tools used

Data collection phase and focus	Instruments	Round	Who
Phase 1: Contextual phase	Semi-structured guide (incorporating Institutional Mapping Tool)	Round 1	Self
Phase 2: Social Support Network Mapping	Semi-structured guide (incorporating Social Support Network Questionnaire)	Rounds 2, 3, 4, 5	Research assistants
Phase 3: Validation	Semi-structured guide (incorporating Network Visualizations)	Round 6	Self

4.4.3.1 Data collection instrument for Round 1: Semi-structured guide incorporating Institutional Mapping Tool

In phase 1, we sought to understand the household context for each respondent, their perception of wellbeing and resource profile - i.e. stock of material and non-material resources or assets relevant for their wellbeing. The semi-structured interview guide was thus structured in four sections:

³⁶ This latter point speaks to the issue of flexibility associated with longitudinal research of this nature, as described above.

³⁷ Here we describe data collection instruments used in discussions with our main research subjects - beneficiaries. Key Informant Interviews were generally unstructured and needing less consistency between communities, and as such no formal data collection instruments were designed.

Section 1 Household context: These asked a series of background questions to enable us to get to know the respondents. This information proved useful subsequently in providing nuance to the analysis and interpretations of relationships.

Section 2 Perceptions of wellbeing: This section asked respondents to articulate their perception of wellbeing, i.e. describe what it means to live well.

Section 3 Resource profile: This section collected information about the stock of resources - material, human, social, cultural - that households draw on to live well.

Section 4 LEAP and wellbeing: This section looked at the impact of LEAP on respondents' wellbeing.

4.4.3.2 Data collection instrument for Rounds 2-5: Semi-structured guide incorporating Social Support Network Questionnaire

The main purpose of this phase was to elicit information from respondents about whom, since the last interview, they had given or received support from, and what form the support took (material or otherwise). These discussions helped to gain a more precise and detailed view of these exchanges than could be obtained from a single visit interview.

The guide had four sections.

Section 1 Changes in wellbeing: This section probed for changes in respondents' wellbeing between rounds.

Section 2 Social support network questionnaire: This section mapped out significant relationships for respondents and the content of relations - i.e. ties, and resources exchanged. There were two sub-sections for this tool. The first sub-section focused on exchanges received by the respondent and the second focused on exchanges given by the respondent.

Section 3 Open-ended discussion: This section asked questions about the underlying norms embedded in relationships.

Section 4 The effects of LEAP: This section asked about the uses of LEAP transfers (if received), in the previous period and respondents' perceptions of how this affected their wellbeing.

4.4.3.3 Data collection instrument for Round 6: Semi-structured guide incorporating network visualizations

The main purpose of this phase of research was to validate earlier findings collected about each respondent, as well as fill any emerging gaps. The network visualization tool is a visual representation of the social support network data. The visualizations were used as a validation check, in that each respondent's network visual was explained to them and they were invited to react to it.

The data collection tool for this study was structured as follows:

Section 1 Visualizations: Respondents were invited to discuss social network visualizations for validation purposes.

Section 2 Vertical relationships and tailored questions: A discussion was held which focused on relationship between respondents and the state. This section also consisted of a number of tailored questions which were asked to some respondents to help fill gaps in order to fully understand and complete respondents' narratives.

Section 5.4.8 below describes in more detail how these instruments were implemented.

4.4.4 Seeking consent from respondents

Because of the longitudinal nature of the study it was important that respondents were given time to think about their participation. In my second visit in November 2013 therefore, with the help of the CLICs, I visited each respondent in their home to seek consent for their participation in the research. This initial contact gave respondents up to four months ahead of the fieldwork to think about whether they wanted to commit to the study (see section on ethical considerations). During these visits, I elaborated on the objectives and methodology of the study, and the time commitment that would be involved. I was also clear on what the data would be used for, stressing confidentiality. All 21 respondents agreed to participate in the research. We also sought consent at the start of every round.

4.4.5 The pilot

The pilot also took place during my second visit in November 2013. In all three communities I held one pilot interview with beneficiaries who were not in my final sample. This was an opportunity to test the draft versions of my data collection instruments. In particular, I wanted to be sure that the participatory tools could be naturally integrated, with the interviews serving as reference points throughout the discussions rather than being seen as a separate exercise. I was also able to test respondents' understanding of the questions and the translation of key words in the local dialect. In

addition to testing data collection instruments, the pilot enabled me to test some practical elements of the implementation of the data collection process.

A number of lessons emerged from these pilot interviews:

First, all three beneficiaries assumed that I had an association with the LEAP programme. This perception was reinforced by the fact that CLIC members made the initial introduction with the respondents. This perception became apparent to me when at the end of my interview with beneficiaries, I received questions related to programme operations. It became even more apparent to me when one respondent asked me: “*when are you people coming to pay us again?*” This highlighted the importance of stressing my independence and my identity as a university researcher, affiliated with the University of Ghana. This resonated well with beneficiaries, with many having taken part in a study such as mine in the past. The respondent’s question also signalled that I needed to rely less on CLIC members, even though they were always very keen to help me get around the community.

The pilot sessions also helped me to refine the translation of some words. It was interesting that the original translation of the term wellbeing - *ahotor* - that I used in the draft instruments was always interpreted in health terms in the discussions. In the final versions of the tools, though, I opted for the word *asitina pa* (literally translating into good living) which seemed to reflect a much broader concept, and capturing a more relational aspect to living well because one never really lives alone in this context.

The pilot discussions were conducted in Twi, which is widely spoken in many urban areas in southern Ghana. Although not the indigenous language of the research district, generally in Ghana, Twi has become the lingua franca for many people who have spent a long time in the south of Ghana. However, it is also the case that people express themselves better in the language of the ethnic group to which they belong, which in this case were Ga and Hausa. This became very clear to me when a few respondents asked other household members to help them translate what they were trying to say to me. I also noticed that in introducing me, the CLIC members always spoke in Ga or Hausa. This meant that I needed a pool of researchers whom between them could speak Akan and Ga or Hausa.

4.4.6 Recruitment research assistants

In February 2014, just before the fieldwork began, I embarked on recruiting research assistants to help with the fieldwork. While I led (with support from research assistants) the first and last interviews, the research assistants led the intermediate interviews (i.e. rounds 2-5), collecting the systematic data on support relations.

In recruiting researchers, I relied on my affiliation with the Economics Department of the University of Ghana. An announcement was made to final year students and teaching assistants about the study and interested individuals were asked to email their CVs. I stressed that no prior qualitative experience was necessary as researchers would be trained, although ability to speak Akan and Ga or Hausa was essential. I received seven CVs and interviewed all seven. I aimed to recruit three researchers, each covering one of my study communities. Having three researchers was also important so that researchers would not feel burdened and drop out. My research was after all a form of “*galamsay*”³⁸ (as they called it) to the researchers. In longitudinal research of this nature, researcher attrition is just as problematic as respondent attrition. For example, researcher attrition can undermine rapport that has already been established. I hoped that in the event that one researcher had to drop out, their role could be easily filled without the need to re-train a completely new person.³⁹ So when one researcher gained admission into a masters course outside Ghana, one of the others very easily stepped in for him.⁴⁰

I invited all seven applicants for a short discussion. I wanted to keep these very informal, so the interviews were held over a bottle of soft drink in the famous *bush canteen* on campus. I shared with the potential researchers a bit about myself and the objectives of the study, and the proposed methodology. I then allowed them to ask me follow-up questions. Next asked I asked the interviewees questions about their undergraduate dissertation.

Among these seven participants, I was looking for three individuals who showed (i) curiosity and a desire to know more, and to get to the bottom of a problem at hand; (ii) open-mindedness, therefore less likely to be leading or creating a situation of confirmation bias; (iii) empathy; (iv) appreciation for the value of a multitude research methods. From my own personal experience of undertaking and leading work of this nature, I believe that these are essential attributes of a qualitative researcher.

Three people - Wahab, Bortey, and Patrick (all teaching assistants) - were particularly impressive and had these attributes. None of them had any experience in undertaking qualitative research. However, they were enthusiastic and showed a lot of curiosity in the questions they asked about my research. I was particularly impressed by their confidence in grilling me about my own research! With their background in quantitative economics they showed the usual scepticism (similar to Labe’s above) about my small sample size, but at the same time seemed open to learn more.

³⁸ This is the term used to describe informal mining activity, but it is also used more generally as in this context to refer to informal work on the side.

³⁹ All three researcher assistants were introduced to each respondent, so that researchers could easily substitute each other if this was required later.

⁴⁰ This happened in round 5.

4.4.7 Training of research assistants

All three researchers went through training, which consisted of classroom and practical training in the field. Altogether the training of the researchers took three days.

The classroom training was undertaken in one day, and consisted of three main elements. First, the research assistants were introduced to research objectives and research questions. I then facilitated a process whereby researchers were encouraged to think through and translate the research questions into possible questions that would be asked in the field. This enabled researchers to become familiar with the research area and to 'own' the research so that they would be able to probe and follow up on important issues as they emerged and which might not necessarily be in the research guides.

Researchers were then introduced to the study methodology and data collection process. Together, we simulated interviews and participatory exercises so that the research assistants gained confidence in their facilitation skills.

We then discussed a set of protocols they had to follow while in the field, such as making prior appointments with respondents, seeking consent during each round, transcription, data management process (labelling of transcripts) and storage.

After the classroom training, we proceeded to the community together so that researchers could get a hands-on experience at facilitation, and allow them to get acquainted with the questions in the guide and the use of the participatory tool. The session offered researchers the opportunity to simulate the entire research process for each round: household interviewing, making diary entries, writing up field observations, and data storage and management. It also gave researchers first-hand experience of the challenges that might be encountered in the field.

We randomly selected two beneficiaries who were not in our sample in all three communities.⁴¹ Each researcher practised in their designated community, while myself and the remaining two researchers watched and provided feedback at the end. One challenge we encountered was the availability of respondents. This highlighted the importance of making prior contacts with respondents ahead of fieldwork.

At the end of the field training, I held a debrief session for researchers to share their experiences, with suggestions for further fine tuning.

⁴¹ One of these beneficiaries was involved in the earlier pilot. Researchers practised in the semi-structured guides for phases 1 and 2 of the research.

4.4.8 Data collection

The data collection process took place in three phases over six rounds of data collection (see figure 9 above) between March 2014 and October 2015. The time interval between the rounds was approximately 6-8 weeks. Each phase had a different area of emphasis (see table 6 above). For example, Phase 1 focused on collecting contextual and background information from households. Phase 2 focused on mapping respondents' support networks, while phase 3 focused on validation of information collected in earlier rounds.

The contextual data collected in the initial period was used to tailor each household's interviewing process in the subsequent rounds. It enabled me to follow up on data which was not part of my initial conceptualization and theoretical understanding of the respondents. This sequence of questioning was also important as research assistants needed to build trust and relationships with respondents so that they could more freely disclose information that they perceived to be slightly more personal and sensitive about their network.⁴²

One-on-one interviews were held with the selected beneficiaries at their homes. Each interview lasted between 45 minutes to an hour. I was present at all beneficiary interviews for Rounds one and six. A full team briefing was also held with all three researchers before and after every round by Skype. The briefings ensured that the interviews were implemented consistently in all three communities. It was also an opportunity to discuss particular follow-up questions to ask respondents, where I felt that there had been insufficient probing in an earlier interview. The briefing at the end of each round was centred on the key research questions. This ensured that researchers were analytically engaged and that they probed rather than accepting the first answer given to them by the respondents.

At the start of each round, an appointment was made with the respondent in advance to agree on a convenient time when the interview would take place.⁴³ Bell (2014:188) advises that, *"people who agree to be interviewed deserve some consideration and so you will need to fit in with their plans, however inconvenient they may be for you."*

Discussions were held in either Twi, Ga or Hausa, depending on the language in which the respondent was most fluent. Each discussion was taped and transcribed verbatim. Research assistants also took notes during discussions.

⁴² For example, I found that towards the end of data collection, when respondents were more convinced about our independence, they spoke more freely about the inadequacy of LEAP payments. It was also clear that as respondents became more familiar with researchers they disclosed other sources of income which they failed to mention in their first meeting.

⁴³ This involved research assistants travelling to the study community a week in advance. In some cases, we had mobile phone numbers of the respondents or other household members where researchers could reach beneficiaries.

4.4.8.1 Undertaking respondent interviews: Round 1

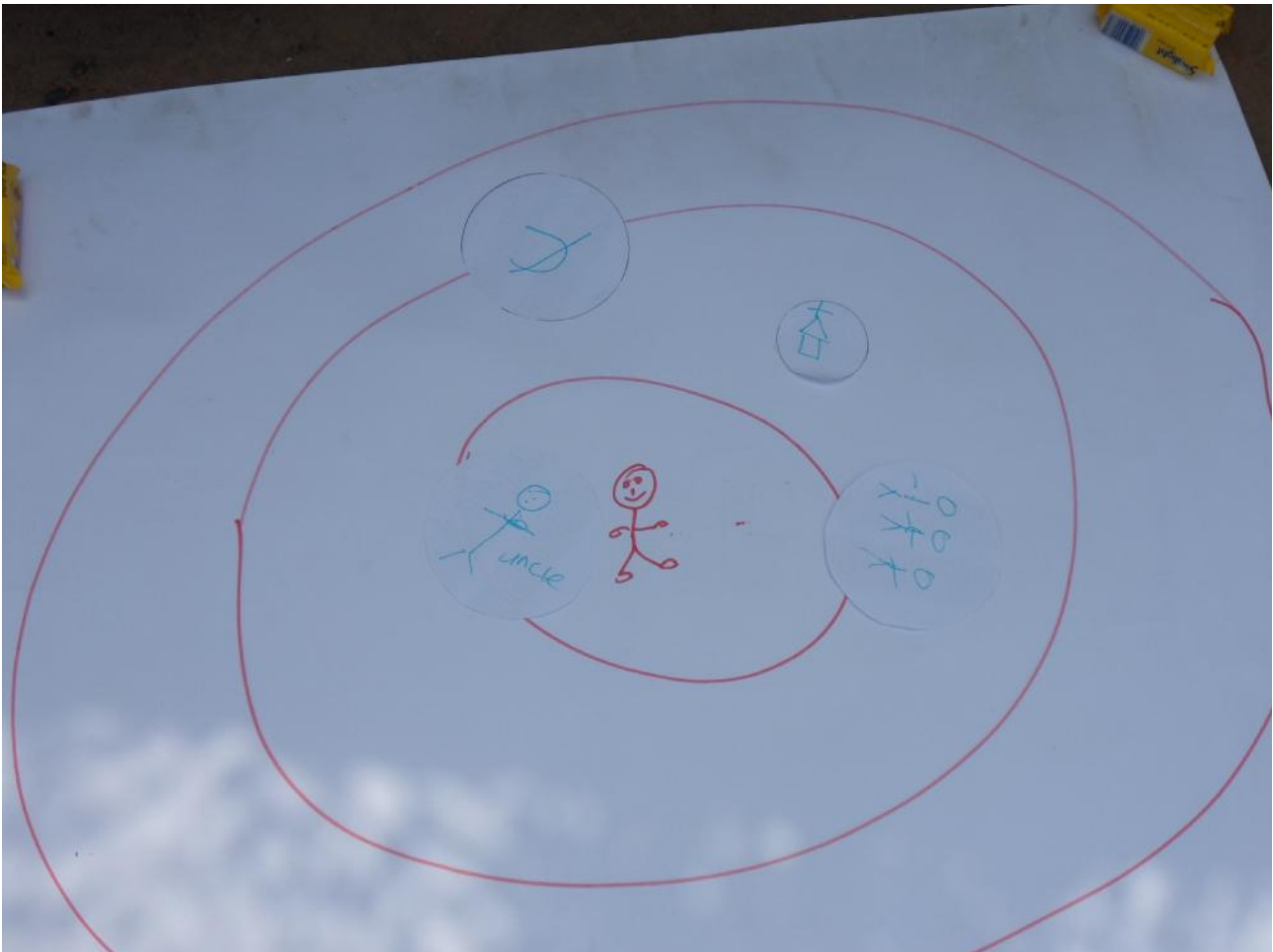
In the first round of interviews the discussions centred on trying to understand the respondents' personal characteristics and household context. This included constructing an initial map of their support. I also tried to elicit respondents' perceptions of wellbeing. Respondents were asked to describe what it meant to live well in their communities and what was required to achieve this state. Rather than impose a definition of wellbeing, the responses from this part of the discussions were used to reframe wellbeing (my outcome variable), in a way which was relevant for them. In this first round, we also asked respondents to describe differences in their material, emotional and cognitive need that they experienced as a result of being in the LEAP programme, and their perceptions of these changes. Respondents' experience of key programme processes, as well as the effectiveness of programme operations and how this affects their experience as programme beneficiaries, were also discussed.

Specifically, discussions about respondents' social relationships were facilitated using the institutional mapping tool. This sought to provide an overview of the institutions by asking respondents to identify individuals and support structures they rely on, and then discussing the underlying norms that are embedded in these. In more detail the institutional mapping tool was implemented as follows:

-) **Identifying significant others:** First, respondents were asked to identify individuals or social structures whom they considered significant or important to their wellbeing. As a probe, respondents were asked to think of individuals who helped them to cope when a negative state of wellbeing had been experienced. Typically respondents identified those who had recently given them financial support to deal with a shock and those with whom they interacted as a matter of obligation. Importance often correlated with the size of financial support received.
-) **Drawing the institutional map:** Next, a blank sheet of flip chart paper with three concentric circles, with the respondent shown in the middle, was given to the respondent. The concentric circles served as a guide of social distance and accessibility to social structures and individuals that interact with. Next, respondents were given cards in three sizes - large, medium and small. Respondents were asked to represent through a drawing each institution mentioned on the relevant card, relative to importance. For example, the very important ones would be placed in the largest card and the least on the smallest, and so on. Respondents were then asked to place cards on the map, in either the innermost circle, the second circle or the third circle, to represent social distance, accessibility and frequency of contact. Figure 4 below shows an example of a social map produced for one respondent.

-) **Analysis of social map:** Respondents were probed for their justifications in decision making processes, and this was captured and used for analysis. A series of analytical questions were asked to in relation to the visual created. For example, respondents were probed about the various circumstances which trigger interaction with their significant others, the resources exchanged, frequency, reciprocity and nature of reciprocity etc. The map was also used as a reference point when discussing their wellbeing in general, as well as the effects of LEAP on their wellbeing.

Figure 3 **An example of a social mapping exercise⁴⁴**



4.4.8.2 Undertaking household interviews: Rounds 2-5

The main purpose of this round was to systematically identify individuals or organizations with whom respondents exchanged social support. In particular we tried to collect more precise and detailed information about these exchanges (the type of support given, the frequency with which the support

⁴⁴ This figure shows a respondent in the process of completing a social mapping exercise. The respondent is represented by the drawing in the innermost circle. She identified her significant others to be the church, her children, her uncle and the LEAP. Of these, the church is perceived to be of least importance, for example. Her children and uncle on the other hand are very important significant others, and are perceived to be socially and geographically accessible to her.

was given, why support was given, and so on) than we could in a single visit. The resulting information allowed us to draw support networks for respondents.

These four rounds of data collection were conducted by the research assistants. To start with, and as an 'ice breaker', respondents were asked an open-ended question about events or situations which may have made respondents happy or angry etc. We found in earlier pilot discussions that these general questions helped to elicit information about respondents' wellbeing between rounds. Next, respondents were asked a series of closed questions in an attempt to gather information that would be used to delineate support social network members. The process of mapping the structure and content of the support network followed three steps.

Step 1: The first step was to uncover the relationships of relevance to each respondent. In traditional social network analysis, this is achieved through a name generator question which identifies significant people in a respondent's social world. Name generators come in various forms⁴⁵, however given our emphasis on relationships of reciprocity, the resource exchange approach, which delineates relations by asking people to whom they gave resources, and from whom they received resources, was deemed most appropriate. Delineating networks on the basis of very specific exchanges has the advantage of being clear and unequivocal and less likely to be interpreted differently by respondents (Berrou & Combarous, 2008; Van der Poel, 1993).⁴⁶

In this thesis, respondents were asked the following name generator question: *From time to time, we all need support, be it something small or large. This support can be in the form of a favour, cash, food, information etc. Whom did you give or receive support from since we visited?*

⁴⁵ Van der Poel (1993) identifies four approaches to network delineation. First, he identifies an *interaction approach* which uncovers relationships by asking respondents to recall individuals with whom they have contact. While this has the advantage of being quick, it fails to take account of the content of the relationships. It also overlooks a person with whom one may have irregular contact but may play a crucial role. The *role approach* uncovers network members by looking at relationships with individuals who have an ascribed social role. In this way, it ignores relationships which may not be defined normatively but maybe equally useful. The *affective approach* (see Wellman, 1979, 1990), which we used in the first round of research and described above, uncovers relationships by asking people about individuals who are important to them. But it is unclear what this criteria used is

⁴⁶ Van der Poel (1993) highlights a number of limitations in using the above approach. First he argues that the retrospective nature of the name generator such as that used above, which relies on recall, can be unreliable. However, in this study, this was easily overcome by the longitudinal nature of the research. The maximum six-week interval between rounds allowed for easier recall. In addition, researchers were armed with information and references from the previous rounds and were able to probe for things that may have been forgotten. A second limitation of the exchange approach to network delineation also relates to the fact that there may be potentially supportive relations in which no supportive interactions took place in the given time. A distinction is made between a "main effect" and a "stress buffering effect" (page 52). The stress buffering effect kicks in in times of crisis when actual support is needed. The support helps to buffer any detrimental wellbeing effects. On the other hand, the main effect of personal relationships on wellbeing may also come into effect when there is no actual support needed. The knowledge alone that there are a number of persons to whom one can turn when help is needed has a positive effect on wellbeing. In focusing on the actual recent supportive content of a relationship, the exchange approach used above fails to acknowledge the existence of the main effect. In order to overcome this, one must focus on the potential supportive content of a relationship instead of merely on the actual supportive content. The additional qualitative questions which asked respondents about hypothetical scenarios helped overcome this issue.

Step 2: Respondents were probed if they had received or given a predefined set of support and *whom* it was from. From the pilot discussions and an analysis of the data collected in the first round, it was clear that typically respondents recall more material and instrumental exchanges, while other non-tangible support such as emotional support, companionship and care are often overlooked, even though it was clear that these were being exchanged. To avoid biases in type of support recalled, an additional set of predefined ‘*support generators*’ were also used in capturing these non-tangible dimensions (See Marden, 1991, 2011; Lubben & Girona, 2004). The support generators used were theoretically relevant to this study and were defined with inputs from the pilots and from the first round of research. Table 7 below shows the list of support generators used.

Table 6 List of support generators used

Support generator category	Details
Information	Information about finding a job Information about health care Information about education Information about land Information about farming-related activities Information about business Information about legal matters
Care relations	Assistance with household chores Assistance with childcare Providing care during illness Chatting and companionship
Financial support	Cash Healthcare fees Education fees Debt/credit Payment of utilities
In-kind/material support	Food Clothing Water
Social activities	Support towards social events (marriage, funerals, naming ceremonies)

Step 3: By collecting the above information, we were able to map the *structure* of each respondent’s social support network and the content of resource exchanges. Next, we embarked on collecting information about the characteristics of the individuals or organizations within the support networks. The following theoretically relevant information was collected:

Social role (child, friend etc.)
Age
Gender
Residential pattern (inside or outside respondent household)
Geography (in community or outside community)
Time known

Once respondents' support networks had been delineated, the discussion then turned to understanding norms which underpinned relationships. While the above discussion remained standard between the various rounds, this part of the discussion changed, with each round deepening our understanding of the various expressions and behaviours of reciprocity, and normative belief about reciprocity. For example in Round 3, respondents were asked about the meaning of help, the reasons why people help each other, and the consequences if support was not forthcoming. It also tried to establish the normative framework through which people judge whom to support or whom to prioritize in giving support.⁴⁷ In Round 4, respondents were asked about the meaning of family and friendship, while Round 5 focused on expectations of support for a number of life events including support for old age. In each round, we also held discussions about how LEAP transfers were used if it was received since our last visit. We linked these discussions to the earlier discussions about wellbeing.

4.4.8.3 Undertaking respondent interviews: Round 6

The main purpose of this round was to validate previous information collected, as well as fill in any gaps that emerged. Following analysis of the data from the previous round, it emerged that the previous round produced ample data on horizontal reciprocal relations at a micro level. A major gap needed to be filled to help understand reciprocal relations at a macro level. The final round of research thus focused on understanding the nature of state-citizen relationships.

We started the final round of discussions by showing respondents the network visualizations. I believe that this process was also important in reducing the extractive nature of the research. The network map visuals were explained to respondents and they were invited to react to it, identifying where data had been misrepresented. The discussion that followed helped to elicit more information about the role of particular network members in facilitating wellbeing.

⁴⁷ Respondents were asked the following scenario-based question: "Let's assume you have 100 Ghana cedis. You have no urgent need for this money. You receive a phone call from your cousin asking to assist with 100 Ghana cedis. That evening a good friend of yours calls and makes a similar request. Whom would you assist?"

A discussion was then held around the relationship between the state and respondents and how they perceived it. For this, we started by asking respondents to mention words that they associated with the state and these were discussed. Respondents were then asked to draw an image representation of the state, and this was used as a point of discussion. During this discussion respondents were probed on how LEAP affected their interaction with the state and their perception of rights and responsibilities. Finally, clarification questions were asked, where they had not already been answered in the course of the discussion.

4.4.8.4 Undertaking follow-up key informant interviews at community level

Key issues of interest emerging from beneficiary visits were followed up on at the community level. These follow-up discussions were led by me after the first and sixth round. These discussions were often unstructured and sought to clarify some of the information that was given by the household. For example, I followed up on the issue of land ownership when this appeared to be an important issue for some beneficiaries. I also followed up with a member of a hometown association to understand how they operate and the sort of support they offer each other.

4.4.9 Data management and analysis

The analysis of data for this study was deductive and iterative. Yin (2003:109) explains that: *“data analysis consists of examining, categorising, tabulating or otherwise recombining the evidence, to address the initial propositions of a study.”* In other words, data are organised and transformed into manageable bits for meaning to be extracted from issues that have been raised during discussions.

This study yielded two forms of data. On the one hand, narrative data in the form of word for word transcripts⁴⁸ from all the rounds, as well as field notes, which contained our reflections from respondents' visits and key informant interviews. The second data form was more quantitative, extracted from the narrative discussions facilitated by the Social Support Network Questionnaire. Below, I describe how these two data forms were analysed.

4.4.9.1 Analysis of narrative data

Case study construction and analysis

Every interview was recorded and transcribed word for word into English. At the end of each round of fieldwork, each transcript was read, summarised and entered into a 'diary' (i.e. information was entered separately for each respondent into a narrative and chronological order). In particular, details

⁴⁸ The transcription carried out by the researchers. Each researcher transcribed the discussion that they had facilitated. The transcripts included both verbal and nonverbal cues.

of events and how households dealt with these, particularly emphasising how wellbeing is established by through reciprocal behaviours and exchanges. The detailed descriptions captured add nuance and context when interpreting the network data, which can be abstract. Any field notes and observations of the research team were also entered. At the end of the fieldwork, a detailed case study which described the respondents' perceptions, experiences and interactions was constructed. This detailed picture of respondents lived experience can be found in the annex. Excerpts from these diary entries have been used to illustrate points throughout the thesis.

Thematic coding

In addition to the construction of case studies, each transcript was analysed thematically using NVIVO, a qualitative data management program. The analysis was done in the following steps:

Stage 1 - Setting up a coding framework: First, a theoretically informed coding framework was developed. The coding framework was structured around the wellbeing framework and research questions. New codes were added to the original coding framework as they emerged as part of the coding process. We defined a set of attributes and corresponding values and each transcript was classified.

Table 7 Classification of transcripts

Attribute	Corresponding value
Name	Name
Gender	Male, Female
District	Ashaima, Kpone-Katamanso
Community	Community A, Community B, Community C
Round	1,2,3,4,5,6
Respondent category	Thriving, Surviving, Destitute

Stage 2 - Structural or thematic coding: This is a content analysis process, where transcripts are read and segments of the transcripts are coded according to different predefined thematic areas, i.e. a process of labelling and indexing each transcript. Coding helps to dissect concepts and phrases meaningfully and at the same time keep the relationship between the various parts intact (Leavy, 2011). In order to identify patterns of relationship from the data at this stage, Miles and Huberman

(1994) advocate that it is necessary to bring to mind the research questions or the purpose of the study. They consider this as essential to keep focused on the topic under investigation, especially when the piles of data obtained all seem to matter. They note: *“Conceptual frameworks and research questions are the best defence against overload. They also reflect a point made earlier that data collection is inescapably a selective process...”* (Miles & Huberman, 1994:55).

Stage 3 - Longitudinal matrix analysis: The next step in the analysis stage was to make meaning out of the coded data. I used a ‘framework approach’ (see Lewis, 2007) enabled by the framework matrix feature in NVIVO. The framework approach is a method of organizing and summarising data. A framework approach is the process of cross-tabulating themes (or codes) with cases (in this case respondent). First, key themes were drawn out and divided into a series of sub-topics, so that each matrix related to a theme within the research. For each matrix, the columns represent sub-topics and the rows represent respondents. After the transcript had been coded, it was summarized within this framework or the cell. Having organized the data, it then needed to be read or analysed. Lewis (2007) identifies five ways of reading the data which has been set up following the framework approach which is summarized in the table below.

Table 8 Ways of reading longitudinal matrices

Type of analysis	Approach
Cross-sectional analysis	This builds an understanding about a particular case (household) by looking at individual cases at a single point in time. This means reading across a row in the different thematic chart.
Repeat cross-sectional analysis	This looks at changes since an earlier interview to see how they came about and whether expected or hoped changes had occurred. It involves looking back at all earlier interviews. In the matrices this would mean reading along some or all the rows across all thematic charts and comparing to earlier interviews.
Individual case narrative analysis	This looks at the whole case summary to explore how change occurred, the shape it took, how the pace or trajectory changed, and how people experienced the changes, or absence of changes, that occurred. In matrices terms, the data here have to be read vertically within columns to explore change over time, and horizontally across columns to look at how themes are linked at different points in time.
Thematic analysis	As well as this focus on individual cases, thematic analysis enables exploration of key issues across cases. In matrices terms it involves looking up and down a column.

Linkages between themes	Linkages between themes also need to be explored, both at a particular point in time and longitudinally. In matrices terms this involves zigzagging across the charts, reading across, up and down columns.
Between –case comparisons	Between-case comparisons are an important perspective on longitudinal data. Each case is read more acutely, with more depth and texture but also with more questions, as it is seen in comparison with others. The analyst observes differences in the nature of change, in how it is articulated, in how it comes about, in how people respond to it and their evaluation of it. These observations can be taken back into the field in the form of questions to the participant, and taken back into the data.
Between-group comparisons	Between-group comparisons provide the final structural layer of analysis. The definitions of groups will of course be specific to the context of the individual evaluation.

Source: Lewis, 2007

4.4.9.2 Analysis of network data: Ego network analysis

As well as the narrative and qualitative data, through the social support questionnaire, some structured data was collected to help the nature of social relationship in these contexts. The network data was entered as one dataset into an excel database in 'long data format'. Respondents were anonymized by being given a unique ID. The alters (i.e. those in their networks) were similarly given unique IDs, an amalgamation of the respondent ID and a tie ID. The database also contained personal characteristics of alters including type of exchanges made and their frequencies. The database contained:

-) Characteristics of respondents (Gender, Age [entered as categorical - old or young])
-) Characteristics of alters or network members (Age, geographical proximity, gender etc.)
-) Characteristics of relationships between the respondent and the network members (relationship type, frequency of exchange, resources exchanged)

Using basic functions in Excel, some basic descriptive statistics could be performed to illustrate aggregated characteristics of the network members and ties in each network (e.g., the mean frequency of contact that the members of a network have with a focal individual, the proportion of network members providing emotional aid), as well as network structural characteristics (network size, density etc.). The data were also useful in making network visualizations. The resulting visuals have been used in the analytical process as well as a further data collection tool (Section 5.4.9.3 below).

4.4.9.3 Data visualizations as an analytical process

The analytical approach described above, in which we aggregate network data in a database, presents relationships in an abstract and detached manner making it difficult to draw out findings. A further analytical approach adopted has been visualization. In this study visualizations have been aided by Vennmaker (Gamper et al., 2011), which allowed researchers to use shape, size, and colour to illustrate relationship and relationship content in an easy to read format.

There are two ways in which visualization can be seen as an analytical process: On the one hand, the *processes* of creating the visualization out of a somewhat complex dataset (because of its relational dimensions) was analytically beneficial because it involved several references back to the narrative data, thereby allowing for further immersion. By applying shape, size, colour etc. lines network data became real and alive, raising several analytical questions for follow-up which had not been initially asked. The process also allowed us to see nuances which may be missed through aggregation in a larger data set (Eppler, 2009). It has been argued that presenting the data visually helps to detect patterns that would not have been seen if the data remained in the Excel database or in narrative format. The process of formulation led to additional research questions (Hanneman & Riddle, 2005).

Secondly, as an *output*, the maps can never be read as a standalone, but rather require dialogue with the qualitative sources from which they have been constructed in the first place (Edwards, 2010). The process of trying to reconcile the two forms of information served as a coherence check. Furthermore, the network map was shared with respondents in the final round of research. The process of trying to explain and communicate the network visualization required further analytical engagement with the data. Most respondents were interested in the products of their discussions. In most cases, respondents verified that the visuals made sense to them. The discussion that this validation process generated further strengthened our understanding of their relationships in these contexts. For example, in some cases it was interesting to compare individuals who emerged as structurally important in a network against those considered to be affectively important.

4.5 Ethical considerations

Research ethics exist to ensure that principles of justice, respect and avoiding harm are upheld (Young Lives, 2011:1). Research of any form involves some level of intrusion to a community and as such throws up ethical concerns. A longitudinal study, which implies prolonged contact with study respondents, raises issues of confidentiality and intrusion, and as such makes ethical transgressions more possible (Holland et al., 2004; Neal & Henwood, 2012). For this research, advice was sought from the University of Bath Ethics Committee as well as the ESRC framework for research ethics.

Below, I highlight areas of potential ethical transgressions and how these were dealt with in the research design and implementation.

Informed consent

We sought informed consent from participants and gatekeepers at the various levels. Particularly for households who were visited repeatedly, they were given a four-month period to think about their participation and they were told about their freedom to withdraw from the study at any time. We ensured that the participants understood the consequences of their involvement in taking part in the research. Gaining consent in QLR research is not a one off task but an on-going process (Birch & Miller, 2002) with continuous consultation necessary throughout all phases of the research. For this reason consent was sought at each visit, and the participants were reminded of their right to withdraw.

Confidentiality

Studies that collect data on the same individuals over time are likely to accumulate a unique data set that acts as 'DNA' for identifying that individuals. The value and power of longitudinal studies increase over time, and the protection of respondent confidentiality is paramount. I took the following approaches to ensuring confidentiality. For example, information was anonymised by using pseudonyms throughout, and the data has not been shared with a third party at any point. No data that can be used to identify participants has been presented in the findings. Kadushin (2005) argues that special challenges for research ethics apply to work on social networks because of the fact that data is collected about individuals (i.e. alters) whose information is used in the research, but consent is not sought from them. In this thesis, I have been conscious of this, and like our study respondents, all information has been anonymised. Once the examination process is complete, voice recordings and transcripts will be safely archived. In the meantime, data has been backed up in more than one location to avoid loss, and password protected. Permission was sought to take and use all the photographs in this thesis. I have carefully considered the photographs of people that appear in this thesis, and no individuals pictured can be linked to any sort of personal information.

Research in very poor communities

It is possible that community members can have misconceptions about the purpose of the research, linked to research processes such as this being followed by some form of assistance or material benefits. Care was taken to explain the research objectives to participants and clarify that, there will be no direct material benefits. Such clarifications were important as any misconceptions may lead to respondents answering questions in a way in which they think the research team wants to hear. The independence of the research from LEAP Management Unit was emphasised, and we tried to reduce this by minimising our association with CLIC members in the data collection process. In a poor context such as this, the power differential can mean that individuals feel obliged to avail themselves

to researchers even though the timing and place may not always be convenient for them. The data collection was thus implemented flexibly in terms of the timing and where the interviews were to be held. In most cases, respondents were given up to a week's advance notice.

Compensation and rewards

The question of compensating or paying research participants often raises ethical questions. Payments in research are often made to reimburse expenses incurred such as transportation to discussion venue, for income lost, inconvenience and in general to show appreciation. It is important that payments are not made to act as an incentive to participate in the research.

Following a consultation with CLIC members and other researchers at the University of Ghana, who have previously done research in urban communities such as this, we decided not to pay our respondents. Rather, and in accordance with cultural norms, we took small gifts of soap, rice, and oil as researchers would if they were visiting their own elderly relatives. Given the time commitments needed from participants in the research, some reward was justified. In a context like this, where researchers are lacking in resources, it is equally an important ethical principle that participants are not economically exploited through their involvement in research (Neal & Henwood, 2012). The research team was trained to be transparent about these gifts, and their purposes were clearly explained to help avoid potential coercion. In addition, in all cases we ensured that respondents bore no direct cost. For example, some respondents were interviewed while getting on with their day to day activities.

4.6 Key reflections on relationships and positionality

Taking a reflexive approach means being aware of how personal dynamics of the research team can shape and influence the research process and analysis of the data. Tuckermann and Rüeggsturm (2010:2) argue that *“reflexivity brings into view the assumptions, paradigms, perspectives that influence, if not shape, the results when we theorize from process data.”* Reflectivity is even more important in QLR given the prolonged contact which causes the social world, the academic world, and the personal world of the researcher to be intermingled and co-created (O'Reilly, 2012: 521). O'Reilly (2012) argues that there are two ways of viewing reflexivity in QLR. First reflexivity can be seen as a way of getting rid of a person in an attempt to establish objectivity. On the other hand, reflexivity can be thought of as the process of recognizing and acknowledging one's role in the creation of knowledge, the power dynamics that may exist between the researcher and study participants, and researchers' biographies. The latter implies understanding positionality, that is how the identities of both researcher and participants have the potential to impact the research process (Bourke, 2014). It is this latter view of reflexivity that I take in this research.

In this research, the research team were positioned by their gender, age, levels of education and ethnicity. In particular, the research assistants who had closer and more frequent interaction with respondents were young, male university graduates and often of the same ethnicity as the respondents they were interviewing. These biographical characteristics put respondents at ease and aided in establishing a rapport, with many, particularly the elderly respondents seeing researchers as their 'surrogate sons'. For example when Bortey first introduced himself, Nartey instantly replied: *"Oh you must be from Nungua... then you are my son... [embracing]"*⁴⁹. The rapport created also ensured that the research team went beyond the 'public version' (i.e. the part of us that we share with everybody) of respondents to reach a more 'private version' (i.e. the parts of us we are sensitive about, which in this study touched on issues around divorce, childlessness, family feuds and so on) of respondents. In particular many of the respondents admired the fact that the researchers were newly graduated and in most cases belonging to the same ethnicity, this was an achievement that they shared and wanted to be associated with. In some cases, the research assistants were seen as role models to respondents' biological (grand)children. These elements of the research assistants' biography meant discussions were natural, and conversations followed a gentle storytelling mode, with respondents drawing on elements of their life history. This helped to take the emphasis away from the LEAP programme and when LEAP was discussed, this was within the context of respondents' lived experiences.

In addition, because these friendly relationships were created over time, it allowed research assistants to become part of the fabric of respondents' households. The following quote is indicative:

*"Welcome my son, how are you? [Introducing the researchers to her visitor]... This is Wahab... He is a student, he comes here to ask about how I am doing and how we relate to other people."*⁵⁰

The research assistants also shared information about themselves, often telling respondents about their own grandparents. It was clear from the many stories I heard during our debriefing sessions that the research assistants similarly enjoyed these conversations. And perhaps this, in addition to being paid, is what kept research assistants committed to the research. When Adiata jokingly offered her granddaughter to Wahab as a wife, Wahab replied: *"Mma, you are just like my grandmother, she is always trying to find me a wife at every opportunity she gets."*⁵¹ This level of familiarity meant that access to respondents was unproblematic. Respondents were always welcoming, appreciative of the visits and seemed genuinely happy to see the team. In some cases the researchers' presence helped to relieve boredom.

⁴⁹ Nartey, Male, Community B, Round 1

⁵⁰ Mariam, Female, Community A, Round 5

⁵¹ Adiata, Female, Community A, Round 5

“ Ah! It’s you again! How are you? Ok, I am here alone so you can keep my company then”⁵²

“You have come for our usual discussion? You guys are doing very well coming here every month to check on us”⁵³

“Thank you very much. Please extend my regards to Ramla for me. Tell her to come visit me... see you another time my son. You are always welcome. This is your home. Please let me know well in advance when you are next coming. I will make tuo for you. You will like it”⁵⁴

Between the fifth and six rounds when there was a large gap in household visits, a few residents called to check when the research team would be coming again to visit. Many were sad to see the research process to come to an end and urged us to visit any time we were in the area.

It is also important to consider how aspects of my own identity may have influenced the research process, even if I was less engaged. Like the research assistants, I was similarly positioned as “an insider”. Having a northern Ghanaian name helped to reinforce this position, although many were often intrigued that my family name, Attah, is from the southern part of Ghana. The explanations that followed helped to break the ice. When I explained to Habiba (a Mossi woman, see below) that I was Dagomba, she proceeded to mildly tease me (see case study below), reflective of the banter that started several centuries ago between these two clans. In addition I was conscious to dress appropriately according to cultural expectations. I always ensured I was dressed in traditional attire, and with my hair covered as is expected of a northern girl my age. I also acted according to social role conventions, such as kneeling to greet elderly men.

It is also important to reflect on my relationships with research assistants and how they may have influenced the research process. I moved from being “madam” to “big sister”. Indeed, even the respondents also interpreted the relationship as such. This helped to put researchers at ease during our debrief, allowing us to constructively challenge each other’s interpretation of the findings. It also allowed me the flexibility to ask researchers to dig deeper and follow up where I felt the evidence was weak without feeling that the request was burdensome, or that I was unhappy with the initial information collected.

I believe that the relationships that developed in the context of this research were healthy and meaningful, and did not lead to relationships of dependence that can often emerge with the prolonged nature of contacts in QLR. In particular, because I ‘bookended’ the research, I was in a

⁵² Korkor, Female, Community C, Round 4.

⁵³ Mariam, Female, Community A, Round 4.

⁵⁴ Salamatu, Female, Community C, Round 3.

better position than my research assistants to detach myself and remain an objective observer to the stories being told and to carry this into the analysis process.

However, there were two isolated incidences where I felt relationships cultivated led to some moral and ethical dilemma. First, one research assistant mentioned how he felt obliged to assist a respondent on one occasion when she complained at length about feeling unwell and being unable to afford medication from the local pharmacy. Similarly in my last visit, one respondent had sadly suffered a stroke just before my visit, but her family could not afford to take her to the hospital. It was very hard and emotional to see the once jovial woman now lie there helplessly. We stayed with the respondent for a while, while her daughter narrated what had happened. It was an emotionally draining encounter, and one that my several years of undertaking qualitative research had not prepared me for. Instinctively, I removed my 'researcher hat' and helped the family with a small financial token, and thanked them for their time in previous months.

4.7 Conclusion

I conclude this chapter with a case study which illustrates the nature of the relationship that developed during the fieldwork. This chapter has outlined the flexible and iterative process that characterized the primary data collection, as well as the conceptual framework and relevant research questions. It has also outlined the research approach and data collection tools together with the advantages that they bring to researching support relationships and wellbeing. It offers some reflections on the research ethical issues, issues of power and relationships that emerged during the fieldwork.

Box 1 Researcher-respondent relationship

On our first visit, we start our discussion with the usual introductions and seek Habiba's consent. We then ask her to introduce herself. She tells me emphatically that she is a Mossi Woman, and lived in Tamale for many years. She is silent and tells me in Dagbani: "*Dagbanpaga yisi yi...*" [Leave my house!] For a second I am shocked, and then the whole compounds burst out laughing. A woman [who I later discover is Habiba's in-law] senses my confusion and explains. It is common knowledge [to all but me!] that the Mossi [Habiba's tribe] and Dagomba [my tribe] are cousins. And within the Mole-Dagomba ethnic group, cousins are playmates. They can joke and tease each other in the public without either taking undue offence. When the laughter dies down, we carry on our conversation. Although Habiba's joke was at my expense, I take it in my stride, because a rapport had been established.

Habiba is 82 years old. She moved from Ababa 10 years ago to live with her eldest son in Community C. Habiba lives in a rented room with her daughter Muniratu. Muniratu is widowed. Habiba also looks after three orphaned grandchildren and four great grandchildren.

Apart from the transfers Habiba has no independent source of income. Her basic food needs are covered by her son and her daughter. Habiba spends the bulk of her transfers on supplementing the household expenses. She contributes regularly to a susu group, which consists of herself and the other tenants in the house.

When we ask about which resources she draws from for assistance, she paints a picture of her household being self-sufficient: "*My prayer is that each one in my household will be strong and healthy so that nothing will make us go begging. I do not borrow. My heart doesn't support that. I can't go to my fellow sister for a loan, never.*" We try to arrive at the same discussion by asking whom she relied on the last time there was a death or illness in the family. She adamantly refused to respond: "*Death is not a good thing, so why must I speak about it.*" She strikes me as quite a superstitious woman.

On our second visit, Habiba tells us that it was her turn to withdraw money from the susu group she is involved in with the other tenants. With this money, she plans to pay the examination fees for one of the orphans she looks after. "*I want him to go to school so that one day when I am not around, he will have a better place to live in and a nice job that pays him to take care of the family. I told you he is an orphan so I am doing everything possible to make him feel at home and not to miss his parents' absence... I do not get anything from him... He is a child and I know after school he will take care of me if am alive.*"

Unfortunately, on our fourth visit, Habiba tells us that her grandson had dropped out of school. She says to us angrily: "*Look at him standing there. He said he doesn't want to go to school again.*" Habiba then pleads with Patrick to encourage him to go back to school. Patrick offers a few words of advice before carrying on with the discussion.

5 The research context

5.1 Introduction

This chapter introduces the setting for the fieldwork. It has two main sections. Section 6.2 provides insight into the two research districts. This sets out the necessary context for understanding and interpreting the personal stories of respondents obtained through the fieldwork and how the LEAP programme affected them. My description of the study context is based on a review of secondary literature, primary data collected from key informants, personal observations from visits to the area and debriefing with the research team over the period of 19 months of primary data collection. Section 6.3 introduces the 18 LEAP beneficiaries at the centre of the research, with an emphasis on how they negotiate economic wellbeing and survival in a highly commoditized urban environment. The information presented draws on conversations held with respondents. These were translated, transcribed and then synthesized into detailed profiles for each respondent. These also inform the analysis presented in chapters 7 to 8. Each story is unique to the respondent, but in this chapter I seek to generalize by asking if respondents can be sorted into coherent sub-groups.

5.2 The research districts

The fieldwork took place in the Greater Accra Region which is the seat of government in Ghana.⁵⁵ When the LEAP programme started in 2008, Greater Accra was divided into three districts: Greater Accra Metropolitan Assembly (AMA), Tema Metropolitan Assembly (TMA) and Ga District Assembly. As outlined in chapter 5, Tema Metropolitan Assembly was purposively selected for this research due to its urbanized nature. Tema City, its capital, is considered the industrial hub of Ghana, as well as being home to the country's largest seaport. However, as a result of on-going local government reforms, additional districts have been carved out of these three initial districts. For example, two additional districts, Ashaima Municipal Assembly (ASHMA) and Kpone Katamanso District Assembly (KKDA), both of which were sub-district councils in TMA, have been carved out of TMA to form three new districts. The LEAP administration, though, still refers to the pre-reform administrative structure, with the Social Welfare Officer in TMA having day-to-day oversight of running of the programme despite beneficiaries now being spread across three districts. Of the three communities that were selected, Community A is located in ASHMA, while Community B and Community C are in KKDA. Below I provide an overview of these two research districts whose development is inextricably linked to the economic, social and political processes of their original parent district, TMA.

⁵⁵ The administrative structure of Ghana is divided into regions, municipals and districts, and towns. Ghana has 10 regions and 216 districts. At the time of the research, the LEAP programme covered 100 districts in Ghana.

Tema was originally a small fishing community, lying 30km east of Accra. With the Takoradi harbour (the only other seaport in Ghana) struggling to handle increasing international trade, the Tema port was developed to serve the eastern half of the country in the immediate post-independence era. To develop Tema in 1952, the government acquired 64 square miles of land north of the harbour and entrusted it to Tema Development Corporation (TDC), a state enterprise to construct roads and buildings, and provide amenities in order to make Tema a planned industrial and residential city (Owusu 1999, cited in Mazeau et al., 2012). Following this acquisition, the natives of the newly acquired area, who belong to the Ga ethnic group, and as such hold customary land titles to the majority of the land in Accra, were compensated through a resettlement package, with new houses built near present day Manhean about 3km away from the acquisition area. The non-natives, on the other hand, were neither resettled nor offered a compensation package. Instead, they were offered small plots of land at Ashaima, an enclave within Tema, to build temporary makeshift housing which is today characteristic of many parts of Ashaima District (Owusu, 1993). Because Ashaima was viewed as a temporary site, there were very few public amenities provided and this is also evident today.

Despite its mandate to provide public amenities and build affordable accommodation, TDC was unable to construct enough affordable housing to meet the demand created by the influx of migrants, particularly from the northern part of the country, in search of jobs in the new industrial city. For example, between 1956 and 1976 the TDC only managed to build a total of 16,779 housing units compared to a target of 40,000 units (Owusu, 1993). This housing shortage, against high demand from an ever increasing migrant population, created high rent prices in Tema. Ashaima thus became a logical choice as a residential area for many incoming migrants because of the availability of cheap rental accommodation and its proximity to Tema which allowed for an easy commute (Owusu, 1993:4). Over time, with the continued influx of migrants, and the TDC struggling to keep up with demand or find an alternative location to accommodate the growing population of Ashaima, officials in Tema were forced to accept that what had originally been seen as a 'temporary' solution was gradually becoming permanent (Mazeau et al., 2012).

Figure 4 Makeshift shelters as permanent features of present day Ashaima



Housing regulations were relaxed, and the landowners from the indigenous Ga ethnic group began to lease out their lands to migrants in Ashaima and its surrounding areas to build temporary and makeshift dwellings. Slightly better off migrants, on the other hand, were able to acquire land and engaged in housing construction for rent, which provided a stable and reliable income. The decline of the Ghanaian economy in the 1980s may have also contributed to the growth of Ashaima. Between 1987 and 1991, about 50,000 workers, representing 15% of total period public sector employment, were retrenched as part of SAP (Rogerson, 1997, cited in Owusu, 1993). Being Ghana's industrial heartland, Tema suffered high levels of unemployment. Wage restraint policies and salary freezes reduced the average worker's purchasing power by 30% in 1985 (Frimpong-Ansah, 1991, cited in Owusu, 1993), and combined with already high rental values in Tema, many more low-income workers moved to Ashaima, and others to the surrounding suburbs of Tema. In Ashaima, this trend can perhaps be seen as the genesis of Ashaima's "*kiosk economy*" (Pellow, 2008:18), with Ashaima offering greater opportunity in the informal economy for many migrants and retrenched workers. It is this unplanned urban enclave that was carved out of Tema to form Ashaima Municipal District in 2008.

Today, Ashaima District is a densely populated slum district. Its migrant population makes it highly diverse and cosmopolitan. Many of Ashaima's inhabitants derive incomes mainly from its large informal economy working as traders, head porters, etc. Many respondents deemed such livelihood activities to be precarious and largely insecure. The district has a number of public primary and junior high schools, and there is only one public senior high school.

The rest of Tema developed at a different pace. The area near the harbour, i.e. the south west of Ashaima, expanded in industrial activity with a well-planned residential area under the watchful eye of the TDC. The north and eastern part on the other hand remained peri-urban, and in 2012, was carved out of the rest of Tema to become Kpone Katamanso District (KKD). KKD remained in the

shadows of Tema. For example, although the district has a number of health centres, there are no resident doctors and most referral cases are sent to Tema General hospital in TMA. In addition there is no public senior secondary school and, as such, students who graduate from junior secondary schools have to attend schools outside the district. The main economic activity in the districts are farming (crop⁵⁶ and livestock), fishing⁵⁷, and stone quarrying⁵⁸ (GSS, 2014). Farming as a livelihood activity, although perceived by many respondents as risky (large inputs against a background of unpredictable rainfall patterns), allows households to meet their nutritional needs even where no surpluses are generated.

⁵⁶ Crops grown in this district include cassava, okra, onions, and tomatoes.

⁵⁷ This includes fishmongering.

⁵⁸ Predominantly by the youth.

Table 9 District profiles: Ashaima and Kpone Katamanso

Characteristics	Ashaima	Kpone Katamanso
Population⁵⁹	190,721	109,864
Population density	4238 inh./km ²	102 inh./km ²
Households	49,936	24,800
Languages	Ga, Hausa, Akan, Ewe	Ga, Akan
Dominant religion	Christianity (79%), Islam (16%)	Christianity (88%) Islam (7%)
Main livelihoods	Informal service	Crop farming
Infrastructure	37 public schools, made up of 18 junior high schools (JHS), 18 primary schools and 1 senior high school (SHS). There are also about 290 private schools. 17 health centres, only 1 public health centre which is a poly clinic.	There 323 educational facilities in the District of which 74 are public and 249 are private. The District has no public SHS, however there are 7 private SHSs. The district has been selected as one of the beneficiaries of the government's 200 Community SHSs. There is no public hospital, however public facilities include 3 health centres, 17 CHPS compounds and 1 quasi-government facility. There are 5 private hospitals and 4 clinics.
Basic governance	There are currently 27 assembly members including the Municipal Chief Executive and the Member of Parliament for Community A. constituency. The remaining twenty five (25) members are made up of eight (8) appointed and seventeen (17) elected members.	Assembly has a membership of 29, made up of 18 elected, 9 appointed, and 1 Member of Parliament and 1 District Chief Executive.

⁵⁹ The population of Ghana is 24 million. Greater Accra has a population of 4 Million (GSS, 2014).

5.3 The three study communities

Fieldwork took place in three communities: Community B, Community A and Community C.

Community B is one of Tema's farming suburbs. As many key informants put it, Community B was previously known as "*one of the villages of Tema*", with farming of cassava, tomatoes and maize being the main source of livelihood. "*Farming was in our blood*" was consistently echoed by many key informants. Community B is ethnically homogenous with most of its inhabitants belonging to the Ga Ethnic group who are indigenous to the Greater Accra Region. Choocho, our research guide, explained that whereas only a decade ago, Community B consisted of dispersed rural settlements surrounded by agricultural land, it is now bounded by new residential houses at various stages of construction as a result of the rate of population growth in Tema creating a high demand for land in Tema's surrounding villages. This, coupled with the declining trend in agriculture productivity, has meant that large tracts of family-owned farmland has been sold by indigenes to estate developers, while retaining small acreage for subsistence purposes. The above can be seen to be having a number of negative wellbeing effects for Community B inhabitants.

First, the income derived from the sale of land has been invested into expansion and modernization of inherited family homes⁶⁰, and in some cases allowing families to rent out single rooms to earn extra income. The family house in urban areas is an important safety net for the poor as it provides rent-free accommodation (Korboe, 1992). The commoditization of family houses does not preclude access to family houses. As Korboe (1992:23) notes, "*every Ghanaian has by rights membership status in one such [family] house.*" Rather, it has led to overcrowding reflected in high room occupancy rates. While family houses are a source of social security, with increasing levels of overcrowding they are occupied by the very poor who have no other alternative, creating more stigma for those who continue to live in family homes.

Second, the commodification of land challenges traditional values attached to land as an asset and in many cases causing a strain on inter and intra-household relations. In Community B, as in most parts of southern Ghana, the rights to land are held by the chiefs and elders on behalf of the family. Any member of the family can use the land but the rights are usufructuary. Any family member needing land, either for farming or for residential purposes, must seek permission from the family heads or the chief. With the increasing demand for land, family land is being sold without the consent of all family members, and returns not equally distributed, resulting in conflicts and feelings of alienation and inequality between family members. For example, in our discussions with one respondent, Boateng, the dispute between himself and his family featured in most of our

⁶⁰ This process has changed the physical nature of Ga housing structure. The mud thatched houses characteristic of Ga communities has now been replaced by modern block houses with shiny aluminium sheets. This is seen as an indication of family wealth.

conversations. His story, as presented in chapter 8, highlights the link between land and wellbeing in this context. In one meeting, he lamented:

“the position I find myself is very bad... I am currently not on good terms with some of my family members and it is because of land. For me, I travelled most part of my life, and when I returned, my relatives had sold our family land without my consent, and I have not been given the share I was to inherit... Look at me now, what I have been reduced to... often people give me money... some of my relatives, and even strangers... when they see my situation they are touched”

Third, with the allocation of vast amounts of land to real estate developers, land for farming is scarce especially nearer to the town, which makes farming difficult particularly for the elderly who are not able to walk long distances and who may not always have resources to engage labourers. This process has influenced the traditional livelihood structure of Community B. In particular, many young people previously involved in farming are now engaging in a number of downstream real estate development activities such as masonry, carpentry, painting etc. The incomes from these activities were described as erratic, as they depended on the owners' sufficient surplus cash to keep working on their houses. In this sense, this shift cannot be interpreted as an improvement in wellbeing, rather people perceived their wellbeing to be declining.

Community A and **Community C** are neighbouring communities. Most people's dwellings are overcrowded, and in need of repair. Most houses are multi-habited and household composition is fairly fluid. The sewage system is poor with gutters spewing on to the many unplanned streets. In recent years, as Community A has become overcrowded, many people (mainly better-off migrants) have started acquiring land and moving to Community C. Community C is thus relatively sparsely populated and characterized by many new housing blocks. The assembly man in Community C explained to me that the move to Community C is perceived to be an upward mobility.

Almost every aspect of life in these two urban communities is commoditized. Residents must pay for refuse collection. A large majority of households do not have access to toilet and shower facilities; these must also be paid for at a small fee which varies depending on the type of service wanted (pit latrine or water closet). For many property owners, this is an important service with high income earning potential. Pipe borne water is available in only a few well-off households, who sell water to those who need it. Water is sold at 0.50 cedis per “*Kuffor Gallon*” (25 litre jerry-can). The inhabitants of Community A derive their livelihoods from the kiosk economy, where they run small scale survivalist businesses that sell goods or provide services with minimal capital from their temporary quarters.

In both Community C and Community A, however, and in a much more pronounced way than in Community B, it was interesting to note the central role of religion in wellbeing. Religion formed part of everyday lives, with the community virtually coming to a standstill at the electrified call to prayer

by the muazzin. On the one hand the mosque, dotted in almost every corner of these two communities, was an important information network. As one respondent, Latif noted: *“If you don’t go to the mosque information will just pass without you hearing... just the other day at the mosque, it was announced that as LEAP beneficiaries, we could renew our health insurance cards for free.”* On the other hand, from the stories, religion seemed to provide comfort in times of trouble, social support and a sense of belonging. God was very frequently mentioned in these two locations when asked about whom people turn to for help.

5.4 Portrait of the 18 LEAP respondents

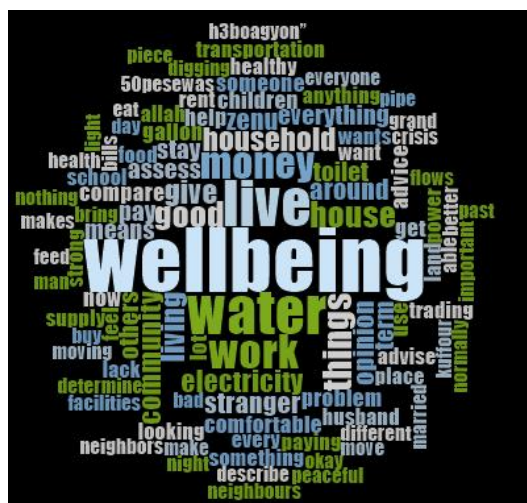
A synthesized account of the conversations with each respondent is provided in Annex A . Much more data and depth lie behind what has been provided here. As discussed in chapter 5, one challenge of longitudinal research is the wealth of data that is accumulated, making it difficult to prioritize entry points for analysis. And with each story deeply embedded in the social and cultural context of the respondent, this makes it harder to generalise. One way that I have tried to overcome this challenge in this thesis has been to adopt a data-driven clustering approach. This approach helps to retain the capacity of qualitative research to capture nuance and complexity, without undermining the importance of the context and richness of the data. It also allows for an aggregation of the data into useable categories so that one can see some of the commonalities that are emerging from the data.

The clustering approach employed tried to find differences and similarities between respondents based on their wellbeing. Using this approach, we found three main groupings among respondents. A detailed account of the methodology used to establish these categories is presented in 6.4.1, while section 6.4.2 highlights the salient characteristics of respondents in each category.

5.4.1 Methodology for developing a typology of respondents

As the measurement outcome of this research is wellbeing, the clustering approach used here aimed to capture differences and commonalities in respondents’ wellbeing by looking at the range of material resources that respondents own or have access to. My emphasis on economic wellbeing here reflects the dominance of materiality in respondents’ perception of wellbeing as illustrated by figure 5, below.

Figure 5 **Emphasis on materiality in respondent's perception of wellbeing**



The three typologies were created in two steps. First, data from the different rounds of fieldwork were aggregated to form one coherent profile or story for each respondent. Recall from Chapter 5 that many of the conversations held with respondents were centred on the concept of wellbeing, with respondents describing how a range of material, human, social and cultural resources contribute to their wellbeing. The second step in developing the typology was to identify indicators of differentiation between the respondents in their description of wellbeing and qualifying ranges. Three indicators - (i) labour market participation, (ii) asset ownership and (iii) income sources and reliability - were identified. These indicators were chosen because from a detailed analysis of the conversations, they represented the most common aspects of wellbeing mentioned by respondents in describing and assessing their wellbeing. In addition, there appeared to be ample data against each of these indicators allowing for respondents to be easily categorized. In a third and final step, each respondent profile was assessed against each indicator and assigned a typology. Below I describe these criteria and qualifying ranges in more detail.

5.4.1.1 Participation in labour market

This indicator relates to whether respondents engage in any livelihood activities. As Moser (1998:4) notes, “labour is the urban poor’s most important asset, generating income either directly in terms of its money exchange value or indirectly through the production of goods and services which are sold through informal service activities.” Against this criteria, I identified two categorical distinctions that emerged between respondents.

1. First, respondents who participate in the labour market or an income-generating activity. Among our sample of respondents, 11 out of 18 fall within this category. Respondents were mainly involved in the running of survivalist businesses, where they traded in household items and food. Two respondents were engaged in the service sector - tailoring and providing catering services.

2. Second, respondents who do not participate in the labour market or an income-generating activity. In our sample, a number of respondents, typically because of age, chronic illnesses or disabilities, had retired from the labour market.

5.4.1.2 Ownership of economic assets

The link between economic asset ownership and wellbeing is widely acknowledged. In our sample, respondents' ownership of economic assets could be differentiated at three levels:

1. First, respondents with **assets of high productive value** such as housing, livestock and land.
2. Second, respondents with **assets of low productive value**. Often these economic assets formed the core aspects of daily livelihood activities. For example, a few respondents owned refrigerators, which they used to sell cold drinking water and soft drinks.
3. Third, respondents who had **no economic assets**.

5.4.1.3 Sources and reliability of income

Incomes among our study respondents, as is characteristic of urban areas, are volatile. This was evident in the inability of respondents to accurately recall their income levels during the research. I identified three levels of differentiation with respect to sources and reliability of income:

1. Respondents who earned **high, regular and diversified incomes from high value productive assets** which they owned. For these respondents income typically comes from rent of housing and land.
2. Respondents with **limited income and from precarious sources** typically from home-based survivalist business.
3. Respondents who have **no incomes** as a result of a lack of productive assets. Such respondents thus depended on in-kind support and handouts.

Table 11 below shows how each respondent's profile performed against the indicator and qualifying criteria. Combining these indicators I identified three typologies of respondents. This highlights the congruence between the three criteria. In most cases (14 respondents), the allocation was 'perfect' and all indicators pointed in the same direction and this was reflected in overall household context as observed by the research team. However, there were 4 cases⁶¹ where the information provided by the respondents against the criteria placed them in a wellbeing category that was not in

⁶¹ Such as Korkor surviving, but has an independent reliable income; Mariam destitute, but has some assets; Nartey surviving, labour market participant with some assets, but precarious income; and Talhatu thriving, but withdrawn from the labour market. See table 11 above.

congruence with their overall household context as observed by the research team. In such cases, a reallocation of respondents' wellbeing category was done on a case-by-case basis by drawing further on the personal observations of the research assistants and through a process of deliberation and consensus-building amongst the team.

Table 10 Respondents against wellbeing typologies

Respondent	Participation in Labour market	Ownership of economic assets	Sources and reliability of income	Overall classification
Adiata	Elderly, withdrawn from labour market	No assets of productive value	No independent income source, relies on <i>Sadaqua</i> .	Destitute
Korkor*	Elderly with disability participates in labour market	Limited and low-value productive assets	Independent reliable income	Surviving
Boateng	Elderly, chronic illness, withdrawn from labour market	No assets of productive value	No independent income source, relies on in-kind support	Destitute
Abukari	Middle aged, participates in labour markets	Limited assets of low productive value	Independent income, slightly diversified low value precarious	Surviving
Sanatu	Middle aged, participates in labour markets	Limited assets of low productive value	Independent income, slightly diversified low value, precarious	Surviving
Mariam*	Elderly, disability, independent income, slightly diversified, low value precarious	Limited assets of low productive value	No independent income source, relies on in-kind support	Destitute
Sherifa	Middle aged, participates in labour markets	Limited assets of low productive value (but husband doing well)	Independent income, low value	Surviving
Salamatu	Participates in labour market	Economic assets of high productive value	Reliable and diversified income	Thriving
Esther	Middle aged, participates in labour markets	Limited assets of low productive value	Independent income, slightly diversified low value precarious	Surviving
Jemila	Elderly, participates in labour market	Limited assets of low productive value	Independent income, though meagre income and precarious	Surviving
Latif	Elderly, chronic illness, withdrawn from labour market	No assets of productive value	No independent income source, relies on in-kind support	Destitute

Habiba	Elderly, withdrawn from labour market	No assets of productive value	No independent income source, relies on in kind support	Destitute
Musa	Elderly, participates in labour market	Economic assets of high productive value	Reliable and diversified income	Thriving
Nartey*	Elderly, participates in labour market	Limited assets of low productive value	Independent income, low level, precarious	Surviving
Betty	Elderly, participates in labour market	Limited assets of low productive value	Independent income, low level, precarious	Surviving
Issah	Elderly, withdrawn from labour market	No assets of productive value	No independent income source, relies on in-kind support	Destitute
Cynthia	Middle aged, participates in labour markets	Limited assets of low productive value	Independent income, slightly diversified low value precarious	Surviving
Talhatu*	Elderly, withdrawn from labour market	Economic assets of high productive value	Reliable income	Thriving

*Incongruence in indicators

5.4.2 A typology of respondents' wellbeing

5.4.2.1 Destitute respondents

Six out of the eighteen respondents were classified as destitute. The respondents in this category were all elderly, frail and suffering from disability or chronic illness. As such, in all cases, they no longer participated in livelihood activities and depended solely on in-kind support. It is important to acknowledge that one's ability to earn an income was widely stated as an important determinant of wellbeing during our discussions. Throughout this study, collecting income data proved challenging, however. In many cases, this was either because it was perceived to be too little to declare and therefore embarrassing, or that respondents thought that declaring their income might jeopardize their income entitlement to the LEAP transfers. In the case of destitute respondents, there was simply no income to declare.

As a result, destitute respondents were barely able to meet basic needs. Most faced chronic hunger, often skipping meals and consuming foods with low nutritional content. As one respondent, Mallam Issah, lamented:

"I cannot afford three meals a day. A man must be able to eat what he likes but I cannot. I would like to drink a milky cup of Milo or tea, maybe with a boiled egg and bread, but instead, I am forced to have Koko (fermented millet porridge) every morning. I drink Koko, what nutrients is in that?"⁶²

Destitute households also faced financial barriers in accessing health care. With many of their ailments not covered under the National Health Insurance Scheme (which they are entitled to under LEAP), they faced rapid deterioration in their health conditions, often keeping them house-bound and isolated. For example, I sadly witnessed the slow deterioration of Latif's eye infection which took over his sight over the period of fieldwork, and rendered him unable to participate in congregational prayer, which for him and many elderly men in the community was a source of social interaction.

In this highly commoditized context, the burden of their survival thus falls on their wider kin who themselves struggle to make ends meet. Although these elderly respondents had many grown up children and grandchildren, many of them were unemployed or earned a living from low-paid and precarious livelihoods. Indeed many destitute respondents linked their predicament and their children's inability to provide for them, given the central role that children are expected to play in parents' old age. With no independent source of income, either from their own participation in the labour market or from remittances, LEAP was a significant income source. For these respondents, therefore, the value and reliability of LEAP payment constantly featured in our discussions.

⁶² Issah, Male, Community A, Round 1.

All destitute households had no valuable productive assets, and many had no household goods to boast of. Unlike the thriving respondents, destitute respondents lived rent-free in family houses which were jointly owned by relatives, where rights and privileges for habitation are assigned to poorer relatives. Especially in an urban context where rent prices are high, this was beyond reach for respondents in this category who have no incomes. The fact that members in family houses were related meant that they carried a moral obligation to support each other. The case of Adiata below is an example of this. In this case, her wellbeing is reliant on her brother Alhaji, who has established himself as the *Maigida (husband)* within the family house, providing for all kin members in need, thus enhancing his reputation, based not on his wealth, but on the ability for taking in and taking care of fellow kinsmen who would otherwise face extreme vulnerability. However in many cases, support provided within a family house context is rare and inadequate, as Adiata describes below. Family houses often are often overcrowded and derelict, and this, combined with the fact that they are inhabited by very poor relatives with very few options of where to live, means there is often stigma associated with living there (Kroboe, 1993).

The above shows that destitute respondents can be seen as barely surviving, with no food, virtually no possessions to speak of and no dignity. Coupled with a lack of support from the family, the prospects for a more comfortable and dignified end for these elderly respondents is limited. The destitute perceive life to be worsening, which they attribute to the rising cost of living, and in most cases were nostalgic about the old days when they had strength and could earn a living.

Box 2 A snapshot of a destitute respondent: Adiata's story

I affectionately referred to Adiata as *Kaaka*⁶³, she bears the same name as an auntie I am very fond of. Her personality is fiery and cheeky and this is reflected in her responses during our conversations. She lives in one small room which forms part of an annex to Adiata's brother Alhaji's house. She occupies this room with her sister Fati and Fati's daughter, Adisa. The room is threadbare and empty, with a bed to one corner, which is a signal that its occupants are not able to do anything other than survive. It is devoid of the usual sort of accoutrements such as stacks of china and silverware that one finds in the room of a typical Hausa woman. On our first meeting with her, Adiata laments: *"we have nothing, not even a fan..."* [Round 1]

Adiata's sister Fati is also a LEAP beneficiary. She is bed-ridden and requires full-time care, which her daughter Adisa provides. Adiata explains that much of Fati's LEAP transfer is used to buy diapers and medication. Adiata's own transfers also supplement this.

Adiata identified her brother Alhaji as the household head: *"Alhaji is the one who makes important decisions here. I don't actually cook here as such. Alhaji and his wife are the source of my meals. But as an old woman, you develop a strange palate, and when I feel like eating anything and have the money, I ask my niece Adisa to help us prepare it"* [Round 1]. Adiata's main sources of income are her son-in-law, who is a butcher, her brother Alhaji, who is a farmer, and her occasional LEAP transfers. However, such sources of income

⁶³ Hausa word for auntie

are irregular: *"It sometimes takes two or three months before my son in-law he gives me money but he usually gives me GH¢50 (\$13). Alhaji gives me money, he gives me GH¢ 5 (\$1.30) once in a while."* [Round 1] Adiata tells us that this income she receives is not enough, and as such she regularly begs for *Sadaqa* (alms) on Fridays at the mosque. She tells us she can make up to GH¢10(\$2.60) from this each week.

Adiata's dependence on others is reflected in her perception of wellbeing, which she describes as *"not good at all."* [Round 1] She goes on to explain that her cloths, money, food are all provided by others. The bulk of the income she earns is spent on foods; she explains that her income is barely enough to buy much else. Adiata's life is one of not just dependence but of isolation also. On several of our visits she explains that her family is not near her. Her sister, Fati, whom she lives with, is now in a vegetative state. Her niece Adisa is consumed in taking care of Fati. Adiata's daughter Aliya, who lives closest to her in Nungua, frequently visits her, but in the last few months of the research had fallen too ill and was unable to visit her as frequently as she used to: *"I am an old woman. Who would want to be friends with me if not old people, all my friends are dead. The only people I chat with are my children."* [Round 3] There appears to be very little interaction between Adiata and her brother Alhaji's family, despite living in the same compound. Adiata explains *"Alhaji is a polygamous man and spends most of his time with his second wife or away on in his farm in the outskirt of Accra."* She adds that that Alhaji's children are away in school and although Alhaji's eldest son Eela is round, Adiata has little to do with him: On our first visit she tells us in a low tone, as Eela passes by without greeting us, *"this boy does not respect!"*

On our fourth visit, we receive some bad news. Adiata's sister Fati's has passed away two weeks prior to our visit. Her grandson, who was working abroad, had also passed away during this time. Adiata herself is not in good health. Her face is covered in boils, and explains that she has been very ill since her last visit. We ask about the funeral and she is quick to answer, even pre-empting our next question: *"Our relatives from Koforidua, Community A and Sabon Zongo came here. They only came because of the funeral, they didn't give me anything [she is implying money]"* [Round 4]. But she is quick to add, *"because of the Ramadan, people have brought me milk, tea and biscuits. A lot of people usually give me such items, I'm sure more are on the way coming. You can see someone just gave me porridge."* [Round 4] She explains that such acts are prevalent during in Ramadan, as a virtue for earning a reward from God and a place in heaven.

Adiata tells us her niece Adisa will be leaving her the next day. Adisa had moved in to look after her mother Fati. Adiata tells us she must find someone to fill her place for companionship and to help with the household chores.

On our fourth round, before our conversation ends, she tells us about the wedding ceremony of her granddaughter, Ramatu. As usual she quickly adds: *"before you ask, I didn't receive or give anything. I was just sat at one place."* In an earlier visit she told us that some men had come to ask for Ramatu's hand in marriage. The conversation about how about Ramatu's wedding went seemed to cheer her up a little. We ask if she has any questions for us: She initially says no, but then asks Wahab (our researcher assistant) *"Are you married, because I have another granddaughter I want to give you as a wife."* Her cheeky personality is shining through.

5.4.2.2 Surviving respondents

Nine out of the eighteen respondents fell within this category. Overall, surviving respondents were younger than destitute and thriving respondents. Six out of nine of the surviving respondents were middle-aged and either widowed or looking after orphaned children of their relatives. Respondents

in this group had a large number of dependents of school going age, and struggled to pay school fees, which often featured the most during our conversations. Surviving respondents were able to meet basic needs. Unlike the destitute, they consistently stated food was not a problem.

Respondents in this category were economically active, drawing their income from low-paid home-based activities offering minimal reliability and security of income. Compared to thriving households, therefore, the surviving households relied on returns from their own labour rather than rents from productive assets.

Surviving households had minimal assets compared to thriving households. Their assets were of low productive value. For example, they owned ruminants rather than land. Many of their assets were also direct factors of production in the livelihood activities. For example, Esther's main asset was her refrigerator. She had saved up her LEAP transfers in addition to a loan she received from her auntie to buy it. The refrigerator was also mainly used for her pure water business. Cynthia's story was similar; she owned an oven which she used for her bakery.

Like the destitute respondents, the majority of surviving households occupied family homes. However, unlike the destitute they perceived this to be temporary, hopeful that they would one day save enough to acquire land and build their own property. This sense of hopefulness is another point of departure between destitute and surviving respondents. As mentioned above, the destitute typically saw life as deteriorating over time.

Overall, the primary goal of surviving respondents was to survive. Low precarious livelihoods, against a background of high dependency levels, made it difficult for respondents in this category to accumulate further assets or save. Surviving respondents were unable to move up or out of poverty. At the same time their precarious livelihoods meant that they were frequently vulnerable to shocks. Their vulnerability was premised on the fact that they were unable to diversify livelihoods to build resilience. Among these respondents, therefore, borrowing and taking credit was a common coping strategy, though perceived to be a last resort.

Box 3 A snapshot of surviving respondents: Cynthia's story

Cynthia is 46 years old. She lives in a 'chamber and hall' [studio flat] which is the main part of a compound house which she rents. There are three other tenants living in the house. Cynthia is divorced; she has no children of her own. She has four adopted children who are aged 23, 18, 16 and 3. The eldest of these children is a trader, and thus now independent. Cynthia works as a matron in the local primary school. She is the contracted cook under the School Feeding Programme. She tells us that in addition to this regular job at the primary school, she offers catering services at private functions. Previously, demand for her services was high and she received a consistent flow of income, but this has declined in recent years.

Cynthia describes her wellbeing as 'OK': *"As for my own wellbeing, I can boldly say that I am OK. Food is not a problem at all. I work as a matron for the local primary school. When I compare my wellbeing to others, I can see that I am better than some people in this community. There are people who don't have the sort of appliances that I have."*

Cynthia owns a piece of land she intends to develop soon. She also owns a TV and much of the equipment she uses for her catering business. Her work as a matron is her main source of income. She is hesitant to tell us about her income. Later in our visits, she explains that on average she earns GH¢300 to GH¢500 from private events she caters for. She typically caters for at least two functions a month. This income allows her to pay fees for her children. She is one of the few respondents who considers herself to be creditworthy, perhaps a reflection of her age and relatively stable and reliable income.

Cynthia's significant others are her friends and business associates who give her food items on credit for both of her businesses. The assembly man is also significant to her: *"I go to them because I know that they can help, that is why they are important to me. The assembly man helped me to get this job as a matron in the school. When there are issues about me at the PTA he stands up for me. In turn I usually send him some provisions."*

The assembly man helped Cynthia to enrol on to the LEAP programme. The two have a long-established relationship: *He [the assembly man] heard about my predicaments from those I live near who wanted to help. This is because I have good relations with them. The relationship between me and the assembly man is good. I am even closer to him now than before."*

5.4.2.3 Thriving Respondents

Three out of the eighteen respondents fall under this category: Two women and one man. All three respondents were aged over 65, and have accumulated assets over their lifetime. All three were heads of their respective households, with the two women playing the role of matriarch following the death of their husbands. These women in this category did not experience the same level of vulnerability associated with widowhood in these contexts. In both cases, they were able to reconstruct their livelihoods and economic security by inheriting assets left behind by their late husbands. For both women, because their husbands had emigrated from outside Ghana, they had not been subjected to property grabbing from their husbands' extended family. Respondents had a number of successful older children who lived elsewhere and provided them regular financial support. In all three cases, respondents also lived with younger children and grandchildren. This fairly nuclear arrangement is a reflection of their status as migrants.

The three respondents in this category had a relatively strong asset base. Compared to other respondents in this study, they owned high-value productive assets such as land, cattle and housing from which they derive a reliable income. Their asset base was also characterized by household luxury goods such as televisions and fridges. I classify these as luxuries because they had no productive role, although their intrinsic value meant that ownership of such items is an important indicator of wellbeing as consistently expressed during the study.

These three respondents exemplify what Kumar (1996:769) refers to as the *petty landlord*: where a house owner rents out their house to tenants earning an income from rents, while continuing to live there. All three respondents earned a fairly regular and stable income from renting housing or land. The reliability of this rental income is reflected in the fact that landlords in Ghana typically collect up to three years advance payments from tenants. In all three cases such income was supplemented by income from microenterprises, and/or remittances from older children. The children of respondents in the thriving category were typically better educated and as such had access to better-paid jobs. This in itself was a function of the economic status of their parents, whose strong asset base meant that they could educate their children beyond junior high, where the cost of education starts to rise. And although the majority of these respondents had never received any education themselves, they strived to educate their children.

The receipt of regular remittances was particularly high among thriving households, helping to diversify the parents' base, although all respondents held the normative value that children should provide for their parents. The justification for such filial support was based on the norm of reciprocity (chapter 7). While sons were obligated to provide financial support, daughters were obligated to provide food and domestic chores. It is indeed interesting to note that the receipt of the LEAP transfers did not crowd out remittances, in part because LEAP transfers were perceived to be inadequate and an entitlement from the government (see chapter 8).

Box 4 A snapshot of surviving respondents: Musa's story

Musa is 80 years old. He lives with his wife and 4 children who are aged between 12 and 35. He has been living in Community A for about 48 years. He is originally from Sokoto in Nigeria. Musa used to work as a security guard until he retired some 15 years ago. Musa perceives his wellbeing to be just OK, but he stresses the importance of employment to one's ability to live well in Community A.

Musa's main asset is the house in which he lives with his family. The family occupies 5 bedrooms and rent out the remaining. The rent he collects from the tenant, combined with his transfers are his main sources of income. Each tenant pays the 20 Ghana cedis a month. This is a fairly reliable source of income as rents are collected yearly in advance payments. Musa's monthly LEAP entitlement is 48 cedis.

The bulk of Musa's income is spent on food and education. He explains that his son Harruna, who is currently enrolled in a computer course, pays GH¢ 800 a term. We probe him further to understand how he is able to afford this given the yearly income he declared to us and he replies that it is *God that gives*.

When we ask Musa if he knew why he was on the programme he explained: *“Yes, because we are old and we are not working and the government wants to help us.”* He then adds that, although the money is inadequate, he is *“grateful... money, no matter how small it is useful.”*

On our later visits, we are able to gain some insights into Musa’s income. His two sons Awal and Abu are a major source of income for Musa. On our last visit his son Awal had given him GH¢ 2200 to help with household repairs. Musa himself sometimes acts as a middle man in the sale of cattle.

5.5 Conclusion

In this chapter, I have provided an overview of the research sites and the study participants. In particular, the detailed information gathered about each respondent over the 19 months of fieldwork means that it is impossible to describe each respondent on a case-by-case basis. In addition each story is unique, and in this chapter I have summarized some core similarities and differences between the respondents, focusing on how they negotiate their economic wellbeing using a clustering approach.

6 Significant others: respondents' support networks and relationships

6.1 Introduction

As mentioned in Chapter 3, wellbeing offers a discursive space for examining the effects of the LEAP programme. The narratives in Chapter 6 showed that, for the 18 respondents at the centre of this thesis, although wellbeing is expressed firstly in economic terms, this was frequently extended into social and relational terms. A consistent theme throughout the narratives was that wellbeing is secured when relationships are harnessed to access resources. Access to food, healthcare, and information was mediated through relationships with children, siblings, in-laws, friends, etc. My observations confirm the assertions that connections and relationships play an important role in ensuring the distribution and access to resources in order for needs to be met (White, 2015).

This chapter provides an account of the relationships each respondent draws on to support and sustain his or her wellbeing, viewed both in isolation and together as a support network, as observed and as assessed by respondents themselves. The chapter has four sections. Section 6.2 provides an overview of respondents' support networks. For each respondent, an attempt has been made to map out the social space within which their interactions occur. In particular, we look at the individuals within this space, their social ties with respondents, and the type of resources exchanged. Two illustrations of this are provided. However, this section also provides aggregated characteristics of support networks for the whole sample. In section 6.3, I try to find out whether within respondent's unique constellation of support relationships, we find some groupings and commonalities. Section 6.4 explores how the motives, rationalities and meaning behind social relationships facilitate wellbeing. 6.5 concludes by summarising key themes that emerge from this chapter.

6.2 Overview of social networks

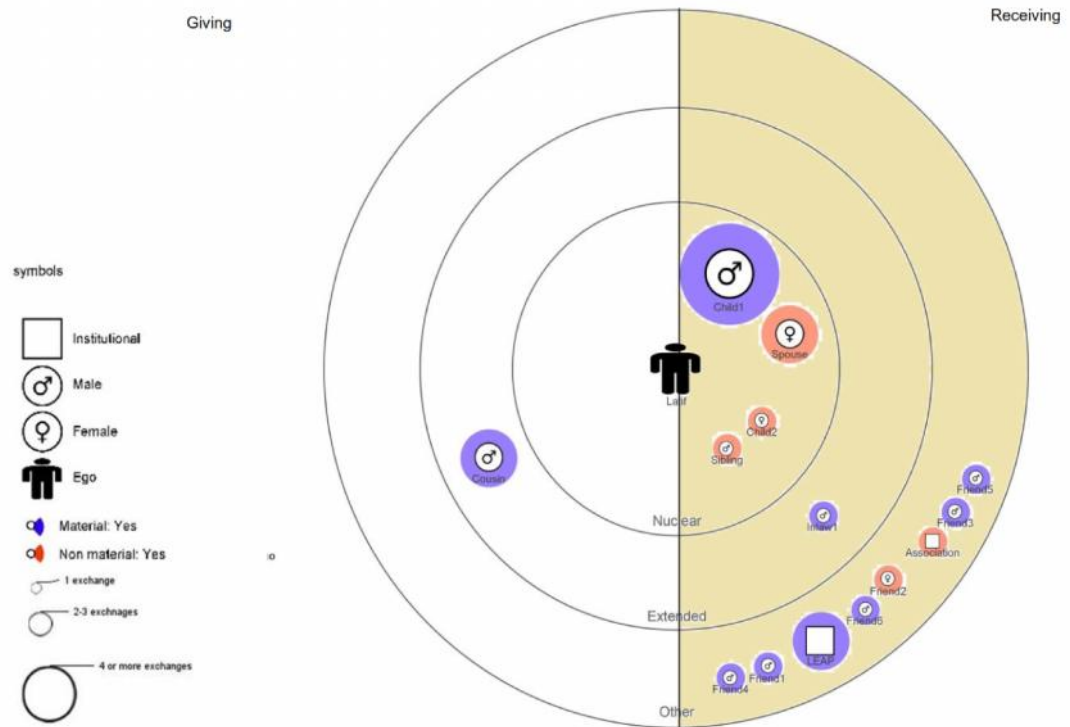
6.2.1 Illustrative case studies

I begin with two case study illustrations which set the background for looking at the support networks for the 18 respondents in the sample. These two case studies are intended to give the reader a holistic feel for the kind of data that were collected. They have been selected because there are some similarities in personal characteristics of respondents but with a contrasting support network structure, a pattern which is evident throughout my data.

Case study 1: Latif

Latif is a wizened and diminutive man. On each of our visits we find him among his friends in the front veranda of his house deep in conversation. Latif's veranda serves as a hangout for other men of his age. In our later visits we find that Latif's house is a popular spot in this neighbourhood. Latif himself tells us: "If you come to this community and you are looking for a place where people sit to have discussions in peace, then it is this place."

The veranda easily converts into a makeshift mosque at prayer times. Latif's elder brother, who was the chief imam of Community A, had occupied the house in which Latif now lives with his family.



A visual representation of Latif's social relationships

Latif lives with his wife Hajia Adisa (60), and children Abdina (28) and Munsura (18). Both Abdina and Munsura are petty traders in the main Community A market. Latif explains that both of his children had been forced out

of school a few years back because he had been unable to meet the cost of their education. Latif also lives with his three grandchildren.

Latif suffers from an eye infection, which seems to slowly take over his vision over the course of the fieldwork. He explains that he has not been able to renew his National Health Insurance card and so he has not been able to seek medical attention. Latif is clearly unaware that he is entitled to free NHIS renewals as a LEAP beneficiary. Towards the end of our fieldwork, he sadly loses his sight and is unable to leave his house. His wife Adisa and daughter Mansura provide the needed care.

Latif describes his wellbeing as “problematic”. For Latif, one’s ability to participate in the labour market is an important determinant of wellbeing: “if I was able to work, I would be able to give my wife something, then everything would be fine... you see there are strong men who work in this community, and for them we can say they are living well... but there are also some like me who do not do any kind of work, for them it’s only Allah that provides for them. Most of those who are strong enough to work are those who help us with something before we go for our LEAP money. Some have children who are working, for them they do not have any problem. Others (referring to himself) have to wait for Allah to bring them something to eat.” Latif’s household is thus similarly a household of dependence.

Latif’s household has very limited assets. The house in which he and his family live is a family inheritance, built by his late mother. With no independent source of income, the LEAP is his main source of income. Latif also relies on his son Abdina. Latif complains that this money is inadequate because Abdinah himself earns very little. However, Latif is of the view that Abdinah, as his son, is obligated to support him. Apart from his children, Latif also relies on his neighbours. On our first visit, he recalls two recent situations where he relied on his neighbour. In the first instance, his friend Mohammed had given him GH¢20 to help pay for some eye ointment, although Latif added that this was only half of the money he had asked for. Mohammed, he explains, had to prioritise his own family. On a different occasion another friend, Musa, helped him with GH¢30 to travel to a family wedding he was obliged to attend. Latif is quick to add that although his friends are easily accessible, support from them is not all that reliable. Latif himself explains feeling uneasy and ashamed at engaging in an act that amounted to begging.

Latif’s main expenditure is on food, and the occasional 50 pesewas he gives to his grandchildren for Makaranta (Arabic classes) to encourage their attendance. This gesture is important to Latif, as it signifies a sense of responsibility towards the welfare of his grandchildren.

During the time of fieldwork, Latif received ₵144 LEAP transfers. And although he says that this money is inadequate, he explains that he religiously shares his transfers with his brother (not biological), who is sick and unable to work, and explains that this act helps him to reciprocate the support that he got from him many years ago.

Nartey

Nartey is 72 years old, and is in physically good shape for a man of his age. Before we arrive at his residence, our guide Chochoo tells me: “this man we are about to meet, he is very old, but still going strong...” He mentions that even at Nartey’s age, he is still engaging in palm wine tapping with young men in the neighbourhood. Nartey lives with his wife, children and grandchildren.

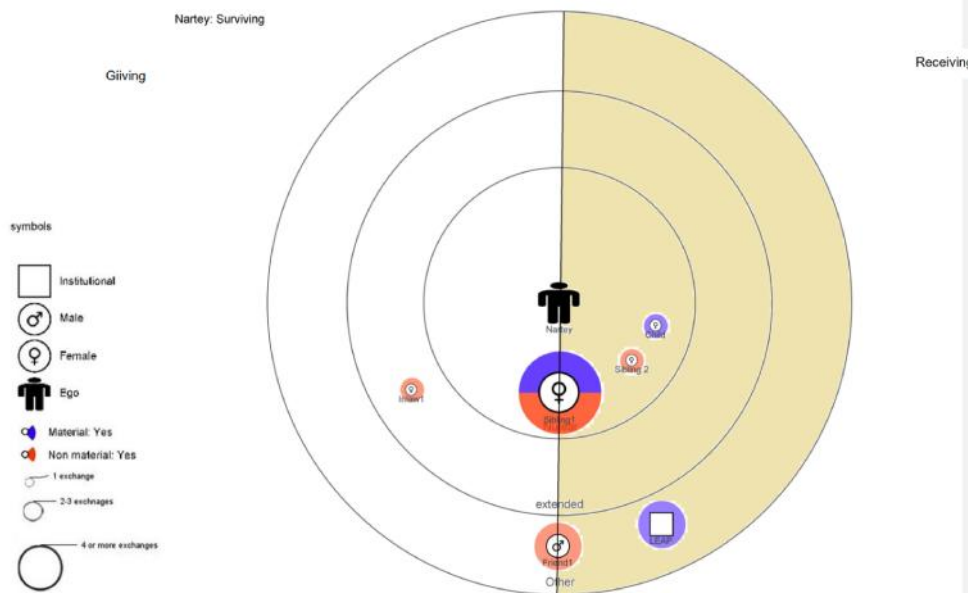
Nartey’s assessment of his wellbeing is that it is challenging. He explains that the cost of education for his grandchildren, whom he supports, is a major component of his household expenditure. “We are quite well, but our major challenge has been financial, because every morning I have to give money to the younger children going to

school. On days that I do not give them money for school, you will see them loitering around and when they are asked, they say my father did not give me money for school, which is worrying to me.”

For Nartey, one’s engagement in formal employment, and the associated regularity of income, is an important determinant of wellbeing. He explains that his own wellbeing is not good because he is a farmer and relies on seasonal rainfall for survival.

Nartey’s main asset is the house he lives in with his family and his farm land where he grows tomatoes, garden eggs, maize and cassava. He also rears goats, pigs (7) and chickens (50). Nartey would like to expand his husbandry but is constrained by land. He explains that, of late, his income has been threatened by diseases and the lack of rainfall. In particular, his vegetables have not been doing well. In the last farming season, he was able to harvest nine bags of cassava from one acre of land, for which he earned 200 cedis. Nartey also relies on the occasional sale of palm wine. He explains that he has been tapping palm wine since his youth. The palm wine business, however, is equally precarious: “We did not expect rains in February, but it started on the 10th, so it destroyed all the gallons we have fixed under our felled palm trees to tap the wine for sale. So we did not get enough for sale.” We had fixed about 25 gallons, only 6 remain.

Nartey attends the New Apostolic Church of Community B, where he turns for spiritual guidance and encouragement: “when you have any event they [the church] come to pay you a visit and encourage you with



A visual representation of Nartey's relationships

the word of God.” However, he is adamant that he does not derive any material support from there. Nartey also calls on his children, and he gives several examples and situations where his family have come together to deal with a particular shock. Relations with extended family though appears to be strained. The family is only to be turned to in instances where there are traditional rites involved, in which the extended family is obligated to perform: “As for the relationship with my family, it is each one for themselves and God for us all. Once you grow and start working, they do not want to have anything doing with you... it is when you die that they will come to organize your funeral, but anytime you call on them they only do what tradition demands and ask you to summon your children to take care of the financial responsibilities [laughing], like the Akans say ‘Ebusua tsiri ka’ [the family abhors debt].”

The two cases above represent two illustrations of social relationships and how these influence respondents’ wellbeing in this context. Both Latif and Nartey’s wellbeing is determined by their relationships with their children, friends, church and so on. In fact one could go as far as saying that Latif’s survival is especially dependent on these relationships. In the six months of data collection, Latif drew on 14 different individuals. These ties are heterogeneous, with nearly an even split between kinship and non-kinship members. Ties with extended family members are fewest. A majority of Latif’s exchanges are material exchanges. His reliance on his son Abdina is significant particularly for his material wellbeing. Abdina is obligated to provide this support and his support signals a generalized reciprocal exchange in Latif’s view. His friends’ support is similarly significant for his wellbeing, although relying on this support is less dignifying compared to that from Abdina. In comparison to Latif, Nartey is quite self-sufficient because of the income he gets from his palm wine tapping business and farming, although both sources are precarious. His wellbeing is less dependent on his social relations. His network is smaller, and characterised by some strain with external family members. As can be seen from the narratives above, and validated by the network visualization, Nartey and Latif’s networks are disparate in terms of the structure and composition of networks and this, I argue, influences their wellbeing.

Below I try to understand not only the structure, but also why people are able to make the claims they do within these relationships. I am also interested to see what particular relationship types mean for wellbeing. This requires me to unpack each network. While this has been done in the annex through the narratives and network maps, I report a summary of aggregated characteristics of social relations first.

6.2.2 Aggregated characteristics of social networks

In this section, I present an overview of the characteristics of the networks across the 18 respondents through some basic descriptive statistics. The description is structured around the three dimensions of networks as illustrated in Figure 7 below. The statistics are used for descriptive rather than analytical purposes. The data presented here is non-inferential, and

therefore are not presented with statistical tests. I do not claim the observations made here are generalizable to all LEAP beneficiaries in the two study districts. But it provides an insight and highlights some salient features of the different configurations and associated features of relationships in this context.

6.2.2.1 Network structure

As mentioned in chapter 3, network structure can be understood as the density, size, and composition of the overall network (Canton, 2015). Metaphorically, one can describe the network structure as the 'shell' of the network. In my analysis I have used network size as an indicator of network structure (Berrou & Combarous, 2008). As mentioned in chapter 3, network density describes the proportion of potential network members that an individual has an actual connection with. In this thesis, because I identify network members through an exchange method, this limits the assessment network density because egos know and have interacted with each other.

Network size refers here to the total count of (unique) network members or alters (Litwin, 1995). Network membership is based on the exchange of significant support. From the visualizations, this is the most distinguishable descriptive feature of the networks in the sample. Altogether, the respondents, over the six rounds of data collection, interacted with a total of 190 different network members. This means that on average each respondent interacted with 11 different individuals. The smallest network has 4 members and the largest has 19 members (See tables 12 and 13 below). Although the sample size is small, the table shows that there is no clear conclusion on the relationship between social network structure and economic status.

Table 11 The structure of social networks

Respondent	Gender	Age	Respondent category	Child	Spouse	Sibling	Friend	In-law	Grand child	Uncle/ Auntie	Niece/ nephew	Cousin	LEAP	Religion	Association	Total
Latif	M	70	Destitute	2	1	1	6	1	0	0	0	1	1	1	0	14
Adiata	F	77	Destitute	1	0	1	2	0	0	0	1	2	1	1	0	9
Issah	M	75	Destitute	2	1	0	8	2	1	1	2	1	1	0	0	19
Mariam	F	73	Destitute	2	0	1	4	2	4	0	0	0	1	0	0	14
Boateng	M	75	Destitute	0	0	4	3	0	0	0	2	0	1	0	0	10
Habiba	F	82	Destitute	2	0	0	2	0	4	0	0	0	1	0	0	9
Abukari	M	43	Surviving	0	1	1	9	2	0	1	0	1	1	0	1	17
Sanatu	F	57	Surviving	2	0	2	5	0	0	0	0	0	1	1	0	11
Betty	F	70	Surviving	2	0	2	3	1	1	0	0	0	1	0	1	11
Jemila	F	67	Surviving	1	0	0	3	2	0	0	0	0	1	0	0	7
Nartey	M	72	Surviving	1	0	2	1	1	0	0	0	0	1	0	0	6
Cynthia	F	42	Surviving	1	0	1	7	0	0	0	1	1	1	0	0	12
Esther	F	44	Surviving	0	0	1	5	0	0	2	1	0	1	1	1	12
Korkor	F	90	Surviving	3	0	0	2	0	1	0	0	1	1	0	0	8
Sherifa	F	41	Surviving	2	0	1	4	1	0	0	0	0	1	1	0	10
Musa	M	78	Thriving	1	0	0	3	0	0	0	0	0	1	0	0	5
Salamatu	F	70	Thriving	2	0	0	3	1	1	0	3	1	1	0	0	12
Talhatu	F	82	Thriving	1	0	0	1	1	0	0	0	0	1	0	0	4
Total				25	3	17	71	14	12	4	10	8	18	5	3	190

Table 12 The structure of networks

Network Size	Total	Gender		Wellbeing typology			Life cycle	
	Total	Male (N=6)	Female (N=12)	Destitute (N=6)	Surviving (N=9)	Thriving (N=3)	Elderly (N=13)	Young (N=5)
Network size	190	71	119	75	94	21	128	62
Mean network size	11	12	10	13	10	7	10	12

There are three distinct categorizations of network sizes in our sample below. In contrast to the literature, small network sizes in this context are not a feature of insecurity and loneliness, but rather an expression of security in incomes and self-sufficiency. However, larger personal networks are more likely to contain a greater depth and variety of resources (Wellman & Wortley 1990, Plickert et al. 2007)

Small (< 9)	33%
Medium (10-12)	45%
Large (>12)	22%

Within the sample, the mean network size for men is larger than women: 12 vs 10 network members on average, respectively. The size of network for the men ranges between 5 and 19, while female network size ranged between 4 and 14. This observation is contrary to evidence in the literature on network structure for women in urban areas of West Africa.⁶⁴ In general, evidence from the qualitative interviews shows that, owing to the demographic characteristic (two-thirds of female respondents are elderly) and the irregularity incomes, women in this sample are excluded from such associational activity.

Using the three respondent wellbeing categories identified in Chapter 5 above, I find that the mean network size is largest for destitute households (mean = 13) and smallest for thriving households (mean = 7). With their high level of economic insecurity it is likely that destitute households interact with a diverse set of individuals in order to maintain some form of an equilibrium in their survival, although this is most likely to be kin rather than contribution-based.

The association between network size and age is well documented in the social care literature, although this literature focuses on Western Europe (see Wenger, 1991). The evidence finds that network size declines with age, with a high proportion of kin ties relative to other types of relations. The network sizes of younger respondents are on average larger than that of elderly respondents. The qualitative analysis further highlights this. For example, Korkor, one of our oldest respondents, very casually described the shrinking size of her network as a result of her limited ability to socialize because her acquaintances had passed on, but also the physical constraints she now faces due to old age:

As I told you earlier, I was one of the first inhabitants of this town. Gone are the days when I knew almost everybody and everything that happened round here. This house was the centre. If something

⁶⁴ Hanson (2005), in his study on social networks in the Eastern Region of Ghana, finds high incidence of contacts assigned to women compared to men. His argument relates to the fact that, historically Ghanaian women, more than men, have participated in social clubs (kuo), savings groups (susu), trade associations, etc. Such associational activities, he argues, are ways in which women have traditionally negotiated domestic responsibilities, institutional barriers to formal credit, and neo-patriarchal ideologies of gender relations.

*happened in my absence, I still found out about it because friends would tell me. These days, most of my friends have passed on. My ailing knee also means I cannot go anywhere. I am sure people wonder if I am still alive, but such is life.*⁶⁵

6.2.2.2 Network characteristics

Network characteristics refers to the characteristics of alters in the network. Hanson (2005) argues that the value of any network is a function of its aggregated characteristics of network members and relationships and the emergent properties of the network. I operationalize four descriptors in looking at network composition:

-) **Alter characteristics** referring to the characteristics of network members.
-) **Frequency of exchange** referring to how many times respondents had an interaction over the duration of the data collection.
-) **Exchange type** referring to the type of resources exchanged, i.e. whether material or non-material.

Alter characteristics

Chapter 3 illustrated how social capital is a function of the characteristics of individuals in a network. The greater the diversity in characteristics, the higher the supply of with a large proportion of females in a network giving access to emotional support (Hulbert et al. 2000 cited in Canton 2015). For example, men and women as we have seen in chapter 3 are known to provide different types of support, it is thus plausible that where the gender composition of a network is heterogeneous, an individual will have access to a wide variety of resources.

On the characteristics of network members, the evidence here shows that exchanges were with those whom respondents perceived to be in a better position compared to themselves, as these are individuals to have the capacity to support. The above case study of Latif, illustrated how support often tends to be conditional on being in a position satisfy one's own needs. We also find some evidence of homophily, whereby networks of female respondents have larger proportions of female members than male, and the same applies for men. For the majority of the female respondents, this is likely to have an implication on the sorts of support that they have access to, as females are more likely to give and emotional and care support rather than financial support (Wellman & Frank 2001). Accordingly in our sample, females, than men, are more likely to exchange non material resources. The vulnerability of women in this context also perpetuates their ability to give financial or economic support.

⁶⁵ Korkor, Female, Community C, Round 1.

The majority of network members live outside the respondent's household (88%), with just over half of network members living in the same community as the respondents (57%). This is likely driven by support from children who live outside respondents households

Frequency of exchanges

In this study, I find that exchanges are a means through which people anchor themselves to relationships. It is also a means through which relationships are sustained. Exchanges help to signal affection, foster togetherness and belongingness. Exchange here refers to the resources (material or non-material) given or received between the respondent and the network member. In this section, I report on the overall patterns in these exchanges. In total, 299 exchanges were reported by respondents over the course of the research. The average number of exchanges reported is thus 16.6. Respondents appear to be net receivers: 64% of all exchanges were received. It is clear from the narrative discussions, though, that many respondents felt that the financial hardships that they faced significantly impacted on people's ability to give support. When we asked respondents about the people whom they gave to in their network, a common response was often: *"what do I have to give?"* That said, many respondents were of the view that *"there is more blessing in giving than receiving"* and often appeared dejected about their inability to reciprocate support within their networks.

The average number of exchanges for men is higher (19.8) than that of women (15). The average number of exchanges for destitute households (20.3) is higher than surviving (15.3) and thriving (12.5) households. Nearly 80% of exchanges reported by destitute households are received. The mean number of exchanges for elderly and young respondents are somewhat similar: 16.2 and 17.6 respectively. However a significant proportion of exchanges reported by the elderly were received (70%).

Table 13 Frequency of exchanges given and received

Exchange pattern	Whole sample	Gender		Age		Wellbeing category		
		Male	Female	Young	Old	Destitute	Surviving	Thriving
Total exchanges	299	119	180	88	211	122	140	37
Given	107	34	73	46	61	28	67	12
Received	192	85	107	42	150	94	73	25
Average exchanges	16.6	19.8	15	17.6	16.2	20.3	15.6	12.5
Average exchanges given	5.9	5.6	6.1	9.2	4.7	4.6	7.4	4
Average exchanges received	10.6	14.2	8.9	8.4	11.5	15.6	8.1	8.3

Type of support

Two broad categories of exchanges can be distinguished: material and non-material exchanges. Material support includes cash exchanges given as either loans or gifts, as well as in-kind exchanges such as food, clothes and so on. Non-material exchanges include care, social activities, and companionship. Among exchanges reported (given and received), material exchanges were the most common. This makes up around 60% of all exchanges (see table 15 below). Material exchanges were dominated by cash exchanges, typically in the form of small gifts. Such exchanges as we will see below were often an expression of love, affection, and care. Often material exchanges were seen as significant for its symbolic value- i.e the act of giving. However, it seems that the instrumental value was more significant to many. The respondents' view was that cash exchanges especially were *necessary* for wellbeing. As one respondent candidly expressed:

*"Money is important. That is why the Akans say "sika y mogya" [money is blood]. For me when I wake up and I don't have money I become very worried and sad and I'm sure other elderly people like me feel the same way if they don't have any money on them."*⁶⁶

The above assertion is in many ways contrary to the work of early anthropologist, who espouse that social relationships are undermined by the introduction of money and markets. On the contrary as I will demonstrate below, in this chapter and the next is that sociability is facilitated by material resources and exchanges. Ferguson (2015) for example similarly emphasizes the importance of social relationships in accessing material resources and in building relationships of support when he argues that: *"those who are most successful at building social networks of support and are those who are able to obtain money, while many of the most important ways of obtaining such funds themselves depend on webs of sociality and mutual dependence. The truly isolated and alienated are those who really are, by virtue of utter destitution, outside of the "cash nexus"; for the rest, having cash is precisely what enables the myriad mutualities that sustain..."* (Ferguson, 2015:135-136)

Exchanges in the form of borrowing were rare. Respondents perceived themselves to be uncreditworthy because of their age, but also their limited income sources. Two respondents discussed their unwillingness to borrow because of the burden of *"carrying a debt to the grave"*⁶⁷

Among non-material exchanges, support in the form of care was most widely mentioned. This often involved caring for a sick relative, cooking, cleaning, running errands and so on. Particularly because most respondents are elderly, this was an important source of support, often performed by female members of the family such as daughters, in-laws, and granddaughters. Though it was obvious

⁶⁶ Mariam, Female, Community C, Round 5.

⁶⁷ Salamatu, Female, Community C, Round 4.

through observation and discussion how this support is crucial to wellbeing, these activities were often overlooked. At the same time, it was considered demeaning to both an elderly parent and their family if such support activities were undertaken by the elderly respondent themselves.

Disaggregated by age, material support is a higher percentage of support for the elderly compared to younger respondents. Elderly respondents reported twice as much financial support than in-kind. 80% of financial exchanges were received. In-kind transfers dominate exchanges of younger respondents. Destitute households report nearly three-quarters of exchanges to be material compared to just of half for surviving and thriving.

Relationships within exchanges

Examining the relationships within which exchanges were made, some similarly interesting patterns emerged:

-) Instances of material exchanges were mainly from friends followed by children. The same patterns hold if material support is disaggregated into financial and in kind exchanges. The significance of children in providing financial resources is similarly noted by Aboderin (2004). However, as will be seen later, broader economic hardships are undermining the capacity to render such support
-) Responses showed that care support is mainly provided by nuclear family members: mainly spouses, followed by children (daughters) in line with sociocultural expectations
-) Interestingly, the instances of care support from friends were still higher than those of siblings, although siblings were described to be part of one's *'first family'*. This in the two migrant communities was attributed to the close proximity of friendships compared to siblings.
-) Information and social activities were also given and received mostly from friends.

Table 14 **Frequency and type of support given within network**

Respondent	Given					Received					Total
	Information	Care	Finance	In-kind	Social activity	Information	Care	Financial	In-kind	Social activity	
Latif	0	0	2	0	0	1	8	10	3	0	24
Adiata	0	0	1	0	1	1	5	7	3	0	18
Issah	0	0	5	3	5	0	1	10	4	0	28
Mariam	0	0	1	2	0	1	6	6	3	0	19
Boateng	0	0	0	4	0	0	2	5	6	1	18
Habiba	0	1	3	0	0	0	3	6	2	0	15
Abukari	1	1	5	3	1	0	9	7	4	0	31
Sanatu	0	0	1	6	1	1	2	2	2	0	15
Betty	1	1	1	3	1	1	0	4	5	0	17
Jemila	0	1	1	0	3	0	1	3	0	0	9
Nartey	1	1	1	0	1	1	1	4	2	0	12
Cynthia	2	1	0	2	2	1	1	3	1	0	13
Esther	0	1	1	6	3	0	1	1	2	0	15
Korkor	0	2	3	0	0	1	6	2	0	0	14
Sherifa	1	2	2	2	2	1	3	1	0	0	14
Musa	0	0	0	0	0	0	1	5	0	0	6
Salamatu	1	1	1	4	4	0	4	4	1	0	20
Talhatu	1	0	0	0	0	0	5	5	0	0	11
Total	8	12	28	35	24	9	59	85	38	1	299

Table 15 Type of support

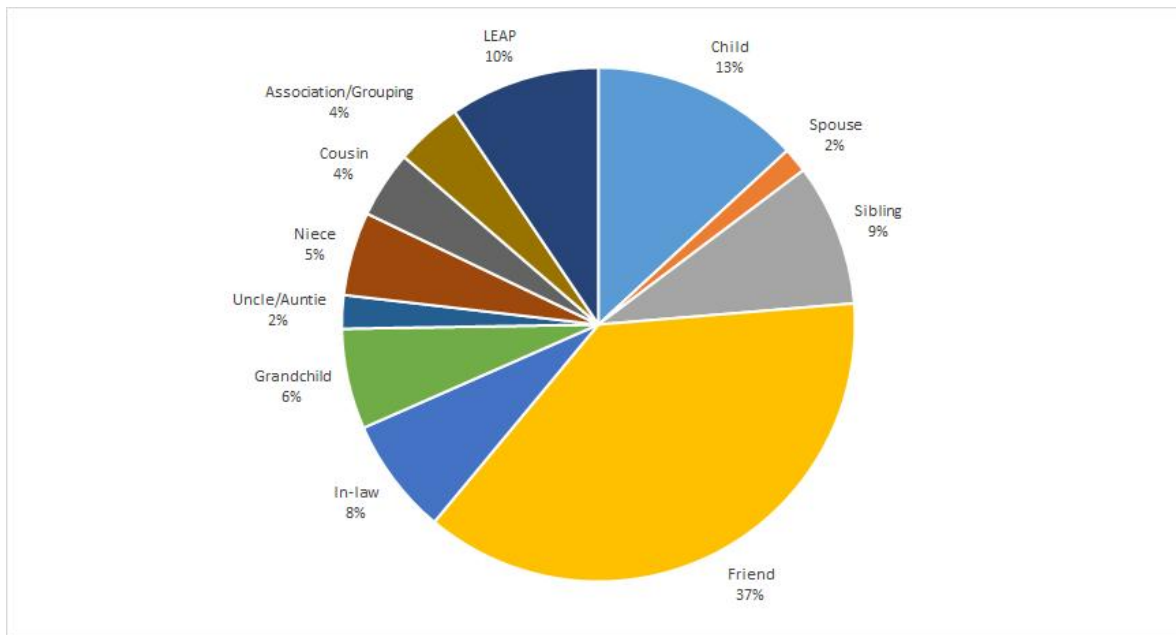
	Whole network		Gender				Age				Wellbeing category					
Type of support	Total	%	Male	%	Female	%	Young	%	Older	%	Destitute	%	Surviving	%	Thriving	%
Material	186	62.2	83	69.74	103	57.2	51	58	135	64	86	70	80	57.1	20	54.1
Non-material	113	37.8	36	30.3	77	42.8	37	42	76	36	36	29	60	42.9	17	45.9

6.2.2.3 Relationship type

Relationship type refers to the respondent's relationship with each network member: Child, spouse, in-law etc. Figure 15 shows the distribution of network members over the tie type. The following patterns are observable:

- J *Friends/neighbours*: This makes up the greatest proportion (37%, see figure 9 below) of network member type mentioned by respondents (71 out of 190 network members). It is instructive to look at the proportion of friendships within individual network configurations. Friendship features in all respondents' networks, and in some cases, nearly half of network members are friends. (Friendships feature in men's networks more than those of women, and nearly half of network members of our younger respondents are friends.) This dominance of friendships is similarly noted in the literature. Gyekye (1997), Korboe (1992) and Hanson (2005) point to the phenomenon of 'fictive kin'. This is the widespread practice of elevating long-standing and loyal friendships to kinship status, particularly in urban areas.
- J *Children*: After friendships children make up the second most mentioned network member type. Many respondents have grown up children who support them, albeit irregularly (see below). Women, more than men, mention children. From the qualitative data it appears that this is linked to the support that daughters give to parents.
- J *Spouses*: Spouses features in the networks of only three respondents. This is linked to the large proportion of widows and widowers in our sample. But also the analysis of the qualitative data shows a large proportion of domestic and care work typically undertaken by women is not regarded as support.
- J *Siblings*: Siblings make up only 17 out of 190 network members, and siblings appear in the networks of 11 respondents. It appears from the narratives that siblings within respondent's network are often better off compared to respondents.
- J *Extended family*: This category includes in-laws, grandchildren, cousins, uncles and aunties. This is a category that respondents frequently refer to as the '*second family*'. Within this, in-laws are predominantly mentioned by respondents, a reflection of the patrilocal residential arrangements common among respondents.
- J *Religion*: Surprisingly, very few respondents mentioned religion as part of their network despite its central feature in African urban life. Religion featured in the network of five respondents. In some cases, welfare groups (e.g. *mma kuo*) are formed within religious institutions, particularly among Christian respondents. In many cases there were overlapping relationships within the church as friendships form out of these welfare groups.
- J *Associations/groups*: This refers to associational activities. Despite this urban context, it is interesting to note the absence of contribution-based groups within this sample.

Figure 6 **Distribution of network members over ties**



6.3 Support networks: exploring possible typologies

The Annex B shows the 18 support network constellations. Although each one is unique, it is possible to find some typologies against key network characteristics. I briefly discuss the clustering approach used in identifying the typologies before highlighting the characteristics of each typology. The main purpose of this exercise was to see whether some commonalities can be identified in the way social relationships fit together in a support network for any one respondent. As will be seen, it proved challenging to identify a clear and robust typology of support networks. However, I would argue that much of the value of this chapter lies in the detailed information supplied on the variation in support relations and networks and respondents' perceptions of them. This further emphasizes the uniqueness of beneficiaries' heterogeneous support networks.

From the narratives, it was possible to differentiate between those respondents whose networks featured only a small handful of members as opposed to those that were large in size. It was also obvious from the narratives that some respondents relied predominantly on kinship members and others on non-kin members. Some respondents had network members who exchanged multiple and diverse resources while others did not. The snapshots of the data presented above highlight these differences, but at the same time, these tables are abstract and difficult to identify patterns reliably.

Section 5.4.9 in the methodology section discusses the use of visualizations as part of the analysis process. For the purpose of creating typologies, the visualization process helped by allowing me to bring together several network characteristics, using shapes, colours and space to draw a support

network map for each respondent. From here, it was then possible to inductively identify similarities and differences, as well as keep track of anomalous cases without imposing rigid structures. The visualizations also helped to express and identify clustering criteria more easily and in clearer terms, and to assess how well a respondent's network map fitted criteria leading to an initial classification. Once the initial classification was done, the process of the trying to explain the visual verbally further helped to refine the classifications.

I now provide a step-by-step process of how the typologies were identified:

1. Three defining characteristics - network size, frequency of exchange, and network member type were identified. These were distinguishing features emerging from the narratives but more so from the visualizations. These criteria formed the basis for labelling the respective network typologies: lone networks, community networks, and intense exchange networks.
2. Qualification criteria for each typology were then defined. This is summarized in the table below. These qualifying criteria were defined in relation to a range that existed in the whole sample.
3. Each respondent's network map was then visually assessed against the qualifying criteria, verified against the quantitative network data and then assigned to a typology.
4. Following this process, there were six residual support networks which remained. Of these, four had a common feature, exhibiting even network member types: i.e. even spread between nuclear, extended and other. A fourth typology, *diffuse network*, was created.

Table 16 Typology and qualifying criteria

Typology	Qualifying criteria	Number of respondents
Community networks	Two-thirds of network members are non kin members	5
Intense exchange network	Exchange frequencies are larger than 20	3
Lone networks	Network size of fewer than 8	4
Diffuse network	Even distribution between the three network member types	6

Following the above process we find that networks are clustered as follows:

1. Community networks

A distinguishing feature of this typology is the large percentage of non-kinship members, predominantly friends. Around two-thirds of the network is composed of non-kin members. Average network size is larger than that of the whole sample, ranging between 12 and 17. The mean number of exchanges is also larger than that of the whole sample and mainly composed of material exchanges. All respondents in this typology are younger, hence that seemingly high level of sociability. Nuclear and extended family members make up less than a third of the average composition of respondents belonging to this category. 5 out of 18 respondents are assigned to this category. Wellman & Wortley (1990) and, Plickert et al. (2007) as shown in chapter 3 have argued that larger networks sizes affect the variety and depth of resources. The proxy for variety used in this thesis is the number of unique exchanges. It appears that their thesis holds as members have higher number of exchanges than in the wider sample.

2. *Intense exchange networks*

A distinguishing feature in this typology is the large number of exchanges that take place between respondents and their network members. The average number of exchanges for this typology is 24, against 16.6 for the whole sample. A distinguishing feature between this and the community networks above is the presence of key individuals (typically three or more) within each network with whom respondents have intense exchanges. Typically these 'significant others' are kin members. It is the familiarity among familiarity among kin members that facilitates exchanges and allows access to embedded goods. Because actors share similar normative values there might be greater incentive to give because, the consequences of not adhering to the normative behaviour of giving to a kin members will be known by all.

3. *Lone networks*

Four respondents fall within this typology, network size within this typology is less than the mean of the sample, ranging from a minimum of 4 to a maximum 7. Resource exchanges are low; a majority of exchanges are material.

4. *Diffuse networks*

This typology is essentially the 'residual network', i.e. it doesn't neatly fit in the three typologies. However a defining characteristic is that they have an even spread network tie type. On average around a third of network members are nuclear family members, and the same holds for extended family and friends. Wellman and Wortley (1990) argue that this likely to lead to actors having access to a wide range of resources, allowing for stability and predictability in support received. 4 out of 18 of the respondents fall within this category. Unlike the intense exchange typology, there are very few significant others with whom respondents have significant reciprocal exchanges.

6.4 Understanding the motivations and rationalities in relationships

Having looked at the structure of networks above, in this section I try to understand the rationalities and motivations that exist within these structures and how these interact with wellbeing.

Three main categories of relationships emerge from the narratives:

-) Close family relationships
-) Second or other relatives
-) Non-kinship relationships

The discussion below is structured around these.

6.4.1 Conceptualization of family

Family relationships were seen as important to wellbeing in many ways. We will demonstrate below how family relationships are most trusted, and this is important in a context where people have few resources to rely on and their livelihoods are precarious. In many cases these relationships are often the only source of financial support, recalling the importance of material needs to wellbeing. But at the same time families have an intrinsic value, which is an expression of belonging and a sense of attachment – what Huovinen & Blackmore (2016) refer to as a sense of anchoring. This means that in its own right family relationship is an important source of wellbeing. Adiata's (see case above) expression of how lonely she would be, and the need to immediately find a companion after her niece left her home is illustrative of the emotional value of relationships.

I categorize family relationships as an example of a defined relationship, although within these are unique dyadic relationships. But what are respondents own conception of the family?

When asked the meaning of family, many respondents referred to a broad definition of family, mirroring the western concept of an extended family. The family typically was defined to include one's own children, grandchildren, siblings, nephews/nieces, aunties/uncles, cousins and in-laws. In this way, the phenomenon of the nuclear family is interwoven in the larger extended family. In a few instances the extended family is likened to Adam's family in the Bible.

To help understand this conceptualization, it is important to highlight the fact that the distinction between nuclear and extended is not found in any local Ghanaian language. However, a few respondents distinguished between the *“first” or “close”* family, and the *“second” or “other relatives”*

to represent their extended family⁶⁸. The close family typically consists of children, spouse and siblings, whom respondents spoke of with emotion and affection. Extended family relationships portrayed in abstract terms, with many scathing about their roles. Below I used these distinctions used by respondents.

6.4.2 Dynamics of exchanges within close family relationships

6.4.2.1 Children

Within the close family, exchanges were predominantly with children and respondents appeared to prioritize these relationships. Support from children was seen as a mechanism in satisfying ones material, emotional and cognitive needs. As such in not having children, was seen by respondents as a form of deprivation. For example Boated was consistently pitied by community members and others in his close family because of his inability to have children. Interestingly he himself never saw his vulnerability as linked to his lack of children, rather the ongoing issue with his family over land, although his lack of close relationships and heirs to inherit his share of the land appear to have contributed to him being marginalised from accessing family land. In expressing the value and importance of their children, expressions like *“they have been very supportive,”* and *“Oh! My children they are always there for me”* featured in most discussions. One respondent, Issah, in recalling the refusal of his nephew to reciprocate the support he had given him some time ago, explained: *“No matter what, you should never put anyone ahead of your children.”*⁶⁹

All respondents were asked about their views on who should support them in their old age. The discussions that resulted help us to further unpack the nuances in the exchange relations between parents and children and the underlying norms within which such exchanges operate. The exchanges between children and parents were perceived to be a duty:

*“If you have children who are old enough, they should support you, even before the community comes in.”*⁷⁰

*“I think my children should assist me. You must honour your parents; it’s your responsibility.”*⁷¹

The normative duty for children to provide for their parents was grounded in norms of reciprocity. Frequently, respondents explained that they had helped their children - given them life, and raised

⁶⁸ Even though the distinction between extended and nuclear family does not exist in the local language, for clarity I maintain I use these concepts throughout this thesis to represent the “first” or “close” family, and the “second” or “other” relatives for nuclear and extended family respectively.

⁶⁹ Issah, Male, Community A, Round 5.

⁷⁰ Esther, Female, Community B, Round 5.

⁷¹ Talhatu, Female, Community C, Round 5.

them - and thus children equally had to help them now in their old age. Exchanges received from children were thus perceived to be an unquestionable moral obligation.

*"My children have to help me. I helped them when they were young and when their father died. I have played both the motherly and fatherly role. So I am sure this is the time for them to also assist me."*⁷²

*"You know he is my son and it is compulsory for him to help me. As my child, whatever good he does to me, it's like he is repaying his debts... For me I always pray to God to give my children the ability to look after me because you cannot trust another person to help you. You give birth to children so that they will also look after you when you are old."*⁷³

*"As a parent has struggled to bring up the child, so they should be able to take care of them when they are old. For me I made sure I helped my mum, I supported her for a good seven years before she died. So normally the children must take the responsibility of helping their elderly parents before someone else can help. That is why I am doing my best to educate my children so that when I grow old they will support me."*⁷⁴

Reciprocity is expressed in the old African adage as: *If you look after your children to gain their teeth then they must look after you to lose yours*. In the way it was commonly expressed, this normative duty was shared and known by all, and such a child who honoured their parent demonstrated that the right values had been instilled in them. Indeed our respondents explained that a supportive child reflected well on their parents, and an indication of how effective one's parenting skills were. For this many respondents took a lot of pride in. So not only did the actual support that children give help with their parents' survival, it also enhanced and help them fulfil an emotional need:

*"My children support me because they know that it is right thing to do. I taught them the right thing, and they know not to disgrace me."*⁷⁵

*"Some parents may have troublesome children. But for my children, I think it's because of the kind of relationship I have with them. They know what is good from bad. They know that it's compulsory for them to look after me. Whenever they misbehave I make sure I correct them."*⁷⁶

In the narratives, a distinction could be made between norms of obligation and what Gouldner (1960) calls status duty. Status duties arise when an individual believes an act to be binding in its own right because it signals the behaviour of a properly socialised group member. The status duty for children

⁷² Salamatu, Female, Community C, Round 5.

⁷³ Latif, Male, Ashamima, Round 5.

⁷⁴ Cynthia, Female, Community B, Round 5.

⁷⁵ Salamatu, Female, Community C, Round 5.

⁷⁶ Issah, Male, Community A, Round 5.

to honour their parents meant that children had to support their parents *because they are their parents*. For example, appearing initially confused, in response to our question of why her son supported her, Mariam responded: *“He supports me because he is my son, and I am his mother.”*⁷⁷

Exchanges between children and parents were also rooted in a religious framework, and many of our respondents referred to the commandments and hadiths. However, in the way it was expressed, it was couched within the framework of reciprocity. A child who supports his or her parents was in turn rewarded by blessings from God.

*“He [my son] attends the mosque always, he went to Saudi Arabia to read Arabic and now he teaches the work of God. He is now taking care of me because he knows a lot about our religion.”*⁷⁸

Children were often the first point of call when faced with shocks such as illness and debts. Support came in the form of financial and domestic assistance. Emotional support and, companionship however, were hardly mentioned, and often taken for granted even when respondents were probed.

The form of support provided depended on whether children lived with their parents nearby or in a different part of the country. Lloyd-sherlock & Locke (2008) have argued that that co residence increases material wellbeing, although my findings runs counter to this. I find as demonstrated Mariam that children who lived near or with parents provided in-kind support and non-material support. Female children especially helped in the care domain, often washing, cleaning and cooking, while male children helped with most material resources. These differences reflect traditional differences in the social roles of women and men. For example, we frequently found Betty and her daughter deep in conversation while her daughter did the cooking. Similarly, when Adiata’s sister Fati became bed ridden, there was an expectation that her daughter Adisa would look after her mother. Although Adisa had other siblings (who were either male or still in school) , Adisa had to give up her livelihood to look after her mother for over a year.

Children who live far from their parents send money, although such transfers were sporadic. Proximity to children appeared to increase the support that parents get, whereas remittances tended to be occasional. Where a respondent has more than one child, each child supports independently, only consulting each other when a substantial expenditure is required. The sense of shared responsibility for parents seem to reinforces ties between siblings as they interacted more, and for most parents this was another source of emotional contentment. Beyond their day-to-day survival needs, respondents were also helped financially by their children in paying family dues. This help

⁷⁷ Mariam, Female, Community A, Round 5.

⁷⁸ Ishatu, Female, Community C, Round 5.

maintained the social standing of the elderly respondents. In describing the support that her children gave her towards a funeral that recently happened in her second family, Korkor remarked:

*"It's very important to me, without their [children] support there will be a lot of disgrace coming to me. As they are here helping me with these things, my relatives will give me a fitting burial when I die."*⁷⁹

Chapter 3 highlighted the important role of 'proper' burial rites to the wellbeing of the dead and relatives who are left behind, and in from our discussions, one cannot overstate the importance of this.

The evidence also shows that parents and children are not trapped within the normative frameworks described. Rather there is a constant negotiation of the relationship between parents and children. While exchanges from children are underpinned by cultural norms of reciprocity or religious duty, a child's duty to support his or parents was conditional on if they had the capacity to help. The criterion for judging whether a child had the means or capacity was defined as being able to take care of their own nuclear family needs. Therefore, when support was not forthcoming or adequate, which was a common occurrence, many respondents were empathetic, explaining that their children themselves faced economic hardships. (Lloyd-Sherlock & Locke 2008) has similarly argues that while there is an implicit assumption that children are a source of meeting material needs in later life, reality for the most this is lost through poverty, and migration

Young respondents such as Cynthia explained the difficulty in trying to remain anchored to their own (children and spouse) as well as natal family because of the fact that they faced financial difficulties. The tension arose because there is moral imperative and a cultural to meet the needs of provide and demonstrate love towards ones natal family, at the same time, developing and cultivating affective relationships with their own children and spouse. Their own children would after all one day be a source of the wellbeing. For example Cynthia lamented over the difficulty she had in being able to mobilize bail money to get her brother out of prison. She also lamented about not being able to visit her parents as frequently as she would have liked because "*you cannot go home empty handed*". However, I did not get the sense that one was prioritized over the other, and in fact many people spoke of the making contributions when it was needed to their parents

Older respondents explained that in the context of hardships, their children had to prioritize their nuclear family first,⁸⁰ and as such did not interpret the lack of support as abandonment or see it as their children negating their responsibilities. When asked about the support she receives from her children, Mary replied: "*My children are married and are taking care of their children, I even wish I could help them. If I need a huge amount of money I call on them.*"⁸¹ Latif also added: "*It's OK for*

⁷⁹ Korkor, Female, Community C, Round 3.

⁸⁰ This finding is in line with Apt (1993), who similarly finds a prioritization of nuclear family members in the giving of support.

⁸¹ Mary, Female, Community B, Round 1.

*my children to remit to me once a while. They are married with children so they have to take care of those younger ones. Those grandchildren are a family responsibility for me too.*⁸² In a separate discussion, when Latif complained about the amount of money his son Abdina gives him, he was quick to add that his job is a risky one and that his goods are frequently seized by the police.

Issah's remark, below, further highlights the normative framework in which support to children is judged:

*"You know your children are your blood and even if what others give you is more than theirs you will still value what your children give you more. I remember 50 or 60 years ago whenever I bought for my father anything, he would tell the whole world about it. He would say very happily, my son bought this for me."*⁸³

While the need to focus one's own family is an expectation, this was seen as more imperative for sons than daughters. It was generally accepted that boys would give less because of their wives and kids. For daughters, who were married, the expectation laid with their husbands. This was therefore another source of burden for married sons of respondents. However, there is a hierarchy of expectation in that fulfilling the needs of one's own family was seen as more paramount. For this reason husbands who provided for their in-laws were exemplified. For example, Issah spoke very fondly of his in law, who frequently remitted him and perceived her daughter to be in safe hands.

The assertions about the children's capacity to help also led us to a discussion about the changes in support from children. A common theme raised by respondents was that there had been a decline in family support. Although support from children was perceived to have declined (respondents typically compared the support their parents received to what they are receiving now), evidence shows that this is not as a result of weakening normative duties as argued by modernist theorists. For example, our younger respondents all expressed expectations of their children supporting them in their old age. Rather the decline in support can be attributed to overall economic hardships - underemployment, high cost of rent, transport, food utilities. The following quotes are indicative of respondents' views of declining elderly support:

⁸² Latif, Male, Community A, Round 1.

⁸³ Issah, Male, Community A, Round 5.

*"In the previous times, the world was not that difficult, now you cannot buy anything cheap, so there have been changes in the way people support the elderly. So I will say that people are not able to support."*⁸⁴

*"In the old times, the young ones had some jobs to do so it was not difficult to help the elderly. Now it's because there is no job for the youth to do, times are hard, some of the youth cannot even take care of themselves, so how can they support us?"*⁸⁵

*"Oh yes, there is a change. When I was young, I worked very hard to earn some money to send to my parents. We were in Accra Newtown. Ghana wasn't like this during my time when I was young. Now, there is no work, things are very hard and it is difficult for even your child to give you money as a gift."*⁸⁶

On the other hand, in some very few instances, the decline in support was also attributed to decreased fear of God as a result of Western education and general indiscipline:

*"Time has really changed, people [referring to children] in the past were very God fearing and respectful unlike people nowadays. In the past, people were not as exposed to the Western culture as they are today."*⁸⁷

*"There are differences [in the way the elderly are supported], in some homes the elderly are not even respected."*⁸⁸

The effects of these inadequacies from children and also from relatives (see discussion below), against the background of limited resources, has meant that some respondents like Adiata have no option but to seek support from charity in order to meet their needs.

6.4.2.2 Spouses and siblings

Spouses and siblings were frequently discussed as part of the nuclear family. Only 9% of exchanges were from siblings. Support from siblings was from those that lived in the same house or vicinity as the respondent and typically in a better economic situation compared to respondents. Typically, support rendered was in-kind and such support was unsolicited. Exchanges from spouses, on the other hand, were in the form of care. Spouses feature less in our exchanges because most of our

⁸⁴ Betty, Female, Community B, Round 5.

⁸⁵ Nartey, Male, Community B, Round 5.

⁸⁶ Talhatu, Community C, Round 5.

⁸⁷ Latif, Male, Community A, Round 5.

⁸⁸ Mariam, Female, Community A, Round 5.

respondents were widows and widowers, but also because support from one's spouse is seen as natural and normal, and not really counted as support even when pushed.

6.4.3 'Second or other relatives'

Our discussions reveal that extended family relationships or as respondents referred to them, 'second relatives' were mostly based on blood. Affinal ties were not always referred to in the discussions about the meaning of family. The family gives households an identity and a sense of belonging. As Issah alluded, "*everybody belongs to a family no matter what.*" In one instance, the family was described as the entity that gives one his or her name.

All individuals perceived themselves to have reciprocal duties, obligations and responsibilities to each other. For most respondents, support and exchanges to each other were the way of expressing relatedness. However, unlike relationships in the close family, there appears to be no strict binding duty to exchange among second family. As such, obligations towards the 'second relatives' were seen as voluntary, and the duty to support a second family member was not binding unless in instances where an individual had no children:

*"It is the duty of children to support you, but for your [second] family you cannot force them"*⁸⁹

The above assertion is in contrast to what Woodburn (1998) describes (see chapter 3) with reference to the Hadza of Tanzania, as exchanges are neither voluntary or shared out of generosity but demanded because people feel that they have an entitlement and as such demand or make their claims. Rather, exchanges and support within the wider family were grounded in what Lévi-Strauss (1967, cited in Aboderin, 2000) called "cycles of reciprocity". This is when reciprocity involves a group of people and support between them takes place over a long period. There is no expectation that goods are reciprocated with the same person to whom support was initially given, but rather from other individuals in the group, or the group as a whole, and support may also be in any form, depending on the problem at hand (Aboderin, 2000). However, the general expression of economic hardship meant these already flexible duties had been re-negotiated, with the nature of support from second family moving from sustained welfare support to providing duties at key life cycle stages (funerals, weddings etc.) Support towards such events were seen as non-negotiable. In this sense, relationships with second relatives resemble Van der Gaag (2005:28) conception of sleeping ties, where while exchanges and support may be infrequent, are still considered a core part of the relationships that people have, where they are awoken at rare moments.

⁸⁹ Boateng, Male, Community B, Round 4.

The Akan adage *Ebusua tsiri ka* ("family abhors debt") was used by two respondents to describe the unwillingness of the second family to engage in support relationships involving money. Unsurprisingly, only about 17% of financial exchanges (given and received) were exchanged between respondents and second family relations. Such financial support was often in the form of very small gifts.

Respondents also portrayed a picture of the second family growing increasingly individualistic, with each extended family member turning to support from their immediate family:

*It's a matter of paddling your own canoe... the family is there, but any time you call on them they would only do what tradition demands and ask you to summon your children to take care of the financial responsibilities.*⁹⁰

The individualistic nature of the second family seems to manifest itself in the prioritization of relationships of support. Within this, what appears especially striking is the inability of a widow to rely on her husband's extended family. For example, following her husband's death, Esther remained the sole breadwinner with responsibility for her three children. She explained how, prior to her husband's death, she was integrated in her husband's 'second' family: "*My mother-in-law used to help in child care. I was on good terms with my husband's sisters. We would even occasionally lend each other money.*" The death of her husband seems to have led to a narrowing of her support networks for her household. Esther was of the view that amidst the general hardships, family members prioritized blood relations. Similar sentiments were also shared by Sanatu, another widow in our sample.

*My relationship with my in-laws was because of my husband, but now that he is not here they don't really consider me as part of them. But I don't blame them. In today's Ghana, you need to look after your own first.*⁹¹

Of the few exchanges with 'second relatives', these tended to be with those in a better economic situation. Such relationships with 'second relatives' can be described as relationships of patronage. For example, in Round 4 of data collection, Issah spoke fondly about a nephew in Accra, who worked as a high court judge. The predictability of his support meant that Issah could in some instances borrow in anticipation of his support. Betty and Boateng similarly mentioned their brother who is a pastor. When Emilia lost her grandchild, and again when her own daughter died (over the course of the fieldwork), although her family helped with the funeral rites, it was this brother who paid for all the expenses. Such forms of support, it was argued, helped to bring dignity, not just to the two parties involved, but to the entire extended family:

⁹⁰ Nartey, Male, Community B, Round 3.

⁹¹ Esther, Female, Community B, Round 1.

“Some families have people who have been blessed with help, such people can help others in the family. Families can also help in taking care of orphans in the family. Through this they bring dignity to all the family.”⁹²

However, it is important to note that I found no evidence of exploitative behaviour in these relationships. However, exchanges with the ‘second relatives’ often instigated feelings of shame and were perceived as begging. Amidst all hardships that they faced, the general discussions seem to point to a trend of wanting to be seen as being able to manage whatever crisis they faced. Where a better-off family member had offered financial support, respondents felt uneasy asking in the subsequent times.

In some cases, respondents were of the view that better-off family members perceived poorer members as a nuisance. When asked why support was not sought from better-off members of the household, a common response was that *“I do not want to disturb them.”*

“For me I don’t have any problem with them, but sometimes if you go to them, it’s as if you are worrying them. But no one knows tomorrow. Sometimes we can be in a dire need of something; we keep it to ourselves because we don’t want it to be like we are disturbing them.”⁹³

The lack of financial support from second seems to fuel resentment even if obligations are weaker. This may show that while respondents may have described obligations between second relatives as non-binding, they were in fact not. This is evidenced by the fact that many people appeared aggrieved, arguing that the ‘second relatives’ kept poorer household members at arm’s length, especially when it involved material support. For example, Jemilah appeared hurt and on bad terms with her nephew, who five years ago reneged on a promise he made to her:

“Five years ago, my own brother’s son who is quite financially sound promised to take care of my grandchild’s educational needs. He initially gave GH¢50, since then he hasn’t given any money, so for me I don’t depend on my second family. When we see each other it’s just we just say hello to each other, I don’t want to hear other empty promises.”⁹⁴

In similar terms, Issah remarked:

“I have nephews who are all rich. In order to get help, they expect me to come and bow down at their feet, I won’t do that. The only person I bow to is Allah. Life is not all about having money.”⁹⁵

Although such sentiments were widespread, the majority of respondents, particularly in the two migrant communities of Community C and Community A, were clear that *“one cannot do without*

⁹² Christiana, Female, Community B, Round 1.

⁹³ Latif, Female, Community A, Round 1.

⁹⁴ Fatima, Female, Community B, Round 1.

⁹⁵ Issah, Male, Community A, Round 2.

your family... even if they can't help you when you are in need you must remain open with them." In these two communities, respondents were clear that it was impossible to simply cease being family as you shared the same blood ties:

*"You cannot cease to be family with anyone. You may be angry with a relative and say something like that, but you don't really mean it."*⁹⁶

*"You cannot cease being family with anyone. Whatever you do it's the same blood that runs through you."*⁹⁷

Interestingly, all seven respondents in the indigenous Ga settlement of Community B were of the view that someone *could* cease being family. The issue of land litigation, which frequently came up in our discussions, was a source of tension in many families. Indeed, in many cases respondents made a link between their current hardships and inequalities in access to land.

We further elicited the views of respondents on the extended family by asking respondents to prioritise whom – either a friend or cousin – they would give support of GH¢100 to. Appearing initially confused, 11 of our 18 respondents mentioned that support would be given to cousins because (i) they were blood relatives, (ii) charity begins at home, and (iii) it's the right thing to do, referring to a moral obligation.

6.4.4 Non-kinship relationships

6.4.4.1 Friendships

Friendships in the way that they were described are an example of dyadic relationships, and demonstrate the same characteristic of requiring equality and balance within exchanges. In an urban context like Tema, where close family members may be far away or unwilling to help, the bonds between friendships are a significant source of wellbeing. The importance of friendships to wellbeing is well articulated by this widow: *"Wellbeing is about having good relationships with your friends and neighbours. Good relations is about mutual assistance."*⁹⁸

Friendships were defined as the relationship between people who understand and trust each other. Friends, they explained, offer mutual material and non-material support. The latter, in the form of companionship, was seen as a particularly important component in the definition of friendship for elderly respondents. However, exchanges between friends are typically material. It was clear from the discussions that financial exchanges among friends were seen as a way in which relationships

⁹⁶ Abukari, Male, Community A, Round 4.

⁹⁷ Kende, Female, Community C, Round 4.

⁹⁸ Esther, Female, Community B, Round 3.

are consolidated, and they are strained when one is unable to reciprocate. Real friendships, it was argued, offer support unsolicited.

In general, financial exchanges tended to be built on trust. Exchanges therefore occurred in the context of long-standing friendships where trust had been developed and strengthened over decades. Although people frequently helped in many ways in times of difficulty, no one gave cash unless the person was a good friend. Our findings are in line with the broader literature which posits that network relations and connections are built on past relationships (see Johnson, 2015).

For example Latif, in explaining the sorts of support he gets from his network, described how he frequently received support from his good friend Malam Issifu. He explained that their friendship spanned over three decades and was able to stand the test of time, even in the many years he spent working in Nigeria.

In many cases, such long-standing friends had been accorded the same loyalties as family members - they had become fictive kin members.⁹⁹ For example in our discussion with Abukari, he mentioned how his brother, Adamu, had lent him some money to purchase a sewing machine for his tailoring business. When we clarified if Abu is his biological brother, his response was: *"No. A distant brother. You know some friends are better than brothers."* The fact that even in the clarification, Abukari referred to him as a distant brother rather than a friend is telling. The following quotes are further indicative of this notion of fictive kinship:

*"I came to meet some people who lived here, so we behave and interact like relatives."*¹⁰⁰

*"Even if your brother is rich, he won't help you. But your friend will never let you down. Like my friend Alhaji Oluman, he is like my brother. We've been friends since childhood and whenever he wants me to do something for him I do it very well."*¹⁰¹

*"We have been friends for many years. She is my best friend. We are almost like sisters... she gives us money when I ask for assistance. she also advises me if I have any misunderstanding with my husband. I do the same for her when the need arises"*¹⁰²

It is interesting to note that although people considered friendships to be to be at the same level as family. It is interesting to know that there was always a boundary. In describing the nature of friendship relationships people refer to friends being *like* family but not as family. Indeed as expressed above, people always prioritized their families before their friendship. Even if friendships

⁹⁹ Hanson (2004) makes a similar observation from his work in the eastern region of Ghana that friendships are elevated to family status in an urban context.

¹⁰⁰ Salamatu, Community C, Round 1.

¹⁰¹ Abukari, Male, Community A, Round 4.

¹⁰² Sherifa, Female, Community C, Round 1.

are strong now, there was feeling that's friendships come and go, whereas families are bloods ties and one was unable to easily get rid of them. The prioritization of blood ties reflects the fact that such relationships can a moral imperative that cannot be established in friendships

The trust that exists in relationships served two main functions in these relationships. On the one hand, it ensured that support was reciprocated at another (unspecified) time when the giver was equally in need, as well as used for the purposes it was originally solicited for. When these conditions are not met, trust is broken, and support from this source is dried up.

*"Someone came to me that she needed GH¢200 to start selling soap, I gave her the money but up to now she hasn't started the business. I am waiting till school reopens - if she don't start, I am done with helping her, because other people need help. This is how untrustworthy some people can be."*¹⁰³

That said, it is important to mention that the notion of material reciprocity was always rejected, with most people stressing that support was given out of affection, or for purely altruistic reasons.

Trust between friends also helped to reduce vulnerability. There was a unanimous expression of shame about soliciting financial support from people who were not part of the "first" family.

*"She is my friend, I know everything about her, and she knows everything about me. She is like a sister to me so there is no shame in asking her for support. We always help each other out that way."*¹⁰⁴

Turning to the dynamics of the financial exchanges made between friendships, there are two distinguishable patterns. On the one hand, gifts from friends were often given as a contribution towards specific needs. Such support was often dependent on friends first being able to satisfy their own needs. When we asked Nartey about sharing practices between himself and his neighbours his response was: *"When they need it for something important or urgently, I give them but not for sale, because there are times that I will also need something from them."* There is an implicit balancing act which goes on in friendship relations, and this as is described in chapter 3 is characteristic of dyadic relationships. I recall Ekeh's assertion of this implicit equality leading to high emotional reactions where exchanges become unbalanced as demonstrated by Cynthia's outburst in the above.

Although greatly appreciated, financial exchanges from friends were seen as never being able to satisfy the needs or problem at hand. For example, when Latif needed some funds for an urgent

¹⁰³ Cynthia, Round 3.

¹⁰⁴ Issah Community C, Round 1.

appointment, it was his friend Abu who gave him GH¢30, a small fraction of what Latif needed.¹⁰⁵ Latif described to us how this money merely *“helped to ease the pain.”*¹⁰⁶

On the other hand, financial exchanges of larger amounts could be borrowed or lent, and in these relations, trust seemed to matter even more. Typically the terms of loans were open: the date that money would be return was unspecified and *“real friends do not lend with interest.”*¹⁰⁷

6.4.4.2 Associational activities

Here I consider three relationship types: savings groups, hometown associations and religious groups. Savings and hometown associations featured in the networks of three respondents. They typically exchanged material resources. Religious groups featured in the networks of five respondents.

Abukari and Esther were members of savings/susu groups. These two are instrumental savers - saving with a specific goal in mind - and also go through cycles of savings and spending. All two regularly opted in and out of these groups as and when their financial situation permitted. For example Esther explained that she started making contributions in order to buy a new freezer for her ‘pure water’ business. Contributions vary depending on surplus income but can range from GH¢1 to GH¢3 a day. Similarly, Abukari recently started saving to enable him pay school fees for his daughter who attends a local private school. However, Abukari is quick to add that his daily expenditure, relative to his irregular income from tailoring, prevented him from making regular savings.

Our findings show that the contribution-based nature of these groups made them out of reach for the majority of the respondents. As Cynthia explained: *“Groups like money, so when I consider my income I do not join them. I do not join any group, because most of the groups demand money and my income stream is not always consistent.”*

Some respondents also spoke of hometown associations. For Salamatu, the Fulani Group of Community A gave her not only a sense of belonging - *“It’s rather like a family to me”* - but also provided support during funerals, childbirth, weddings etc.

Group memberships also required significant investment of time. On several occasions we found Betty dressed either returning or just about to leave for the women’s self-help group called *Moko sane le, moko sane ni* (my problem is your problem) to which she belongs. The group is central to

¹⁰⁵ This is in line with Hart (1988), who argues that individuals prioritize their own interest because friendships, unlike family relationships, are non-binding.

¹⁰⁶ Latif, Community A, Round 1.

¹⁰⁷ Abukari, Male, Ahaima, Round 2.

Betty's wellbeing. During the social mapping exercise, Betty placed this group in the largest circle and closest to her. The following excerpt is from her social mapping exercise:

*"I will put the group in the big one, because of the contributions they make to me when I am in need. They even loan money to us but I don't go for it. I will put the church in the smaller circle, even though they help, it's not regularly and their assistance is small. I will put my brother who assists me in the bigger circle for their help. My children will also be in the bigger circle, they have been helpful to me with their remittances, one of them even lives nearby."*¹⁰⁸

She explained that in addition to the sense of belonging and companionship she got from fellow women, the group also served as a form of insurance. She mentioned that group members also lent each other money for occasional relief in paying school fees, starting business and so on. She explained that this can be the only source of help in times of need and preferred this to going to extended family where one would simply publicise their suffering. Betty's story also gives us an insight into the framework from which people judge the importance of assistance. It is based on how much financial support can be derived and its regularity. However, in general, age and lack of mobility meant that respondents had withdrawn from such associational activities. For example Korkor explained that her immobility prevented her from engaging in group activity. Recognising how important such groups are, Korkor now sends her daughter to represent her.

Religion is a central feature of urban wellbeing. As Opoku (1978:1, cited in Pokimica et al., 2012) eloquently explains:

"Religion is the determining principle of the African life... It is no exaggeration, therefore to say that in Africa, religion is life and life is religion. Africans are engaged in religion in whatever they do-whether it be farming, fishing or hunting; or simply eating, drinking or traveling. Religion gives meaning and significance to their lives, both in this world and the next."

Aboderin (2000:258) argues that the decline of extended family support, economic hardship and an increasing sense of desperation has led to many people to think that their only hope is help from God. The desperation, she argues, *"has caused more and more people to fervently turn to church and religion."*

References to religions featured prominently in our discussions about wellbeing. In our very first round of discussion with Jemila, when we asked her about her wellbeing she responded: *"it is only God who can help me. I cannot trust anyone to help me."* Abukari similarly remarked: *"I cannot trust anyone to help me but God."*

¹⁰⁸ Betty, Female, Community B, Round 1.

Direct material support from religious institutions (as opposed to welfare grouping within it) was limited. Religious institutions in these contexts do not offer financial support to the very needy. However, they give people a sense of hope and meaning in life. In the case of the very old immobile respondents, religion provided a source of companionship: *“As you can see, I am old. I do not go out a lot. In the church there is love and help. The church also comes to visit me as a group, even sometimes individual members do come here to visit me.”*¹⁰⁹

A few very poor respondents, like Latif and Adiata, relied regularly on in-kind and financial support from the mosque. Both Boateng and Evelyn regularly mentioned that they typically received food stuff from the church around festive periods like Easter and Christmas. Adiata regularly received support in the form of Zakat from the mosque every Friday. Relying on Zakat, in the way that Adiata did, where it is solicited, was perceived as begging. For these communities, such acts are reserved for the *Almalgari*¹¹⁰ - the poorest of the poor. Such funds could not be reliable. And in general, support in the form of Zakat had declined over time as a result of general hardships that community members faced: *“we used to receive Zakat from people, but they have stopped giving us. I guess everybody is broke.”*¹¹¹

6.5 Conclusion

In the above, I looked at the nature of networks of support and how they function to facilitate wellbeing. I also looked at relationships and the social support that they provide in isolation, and also how they come together in a network, and respondents' perceptions of the individual relationships within these networks. By disaggregating the networks, I have illustrated that support networks are varied and multifaceted, and although there may be commonalities across key characteristics, support networks are also unique and heterogeneous. These different configurations of relationships mean that people vary in the way they secure wellbeing. The process of disaggregation has overall proved useful in understanding the value of these networks to respondents' wellbeing. This finding thus warns against over simplification, and stresses the fact that while support relations might be difficult to measure, this does not diminish their value as a dominant determinant of wellbeing.

The findings show that in this context, most relationships are horizontal, with very few relying on vertical exchanges and respondents preferring more egalitarian relationships. Egalitarian relationship allows respondents to go back for support. It leaves the door open for respondents to be able to solicit for further help. We find that support from close family, especially children, which is a moral duty, is perceived as paramount to respondents' wellbeing, while support from second

¹⁰⁹ Christina, Female, Community B, Round 1.

¹¹⁰ This term is derogatory.

¹¹¹ Memuna, Female, Community A, Round 1.

relatives and non-kinship members is often inadequate, requires balance, unreliable and based on voluntary and non-binding forms of obligations.

This chapter has also given a detailed account of respondents' use of relationships to harness their wellbeing. Wellbeing is established by interacting with the material, the emotional and the cognitive, although wellbeing is judged mostly in material terms. The evidence presented here draws from free unstructured conversations which has allowed me to unearth a depth of information that would not have been possible had I followed a structured discussion about how wellbeing is established. The discussion has revealed that in the pursuit of wellbeing, the material, emotional and cognitive dimension co-constitutive and intertwined. For example, while religious groups may offer material and emotional support (by helping to avert loneliness), it may also be a mechanism through which people meet their cognitive needs by giving meaning to life, and a mental model through which they can appraise their lives. And while the significance of support is judged on its financial value, financial support given also helps to show love, affection, and allow people to remain anchored in key relationships. That said, widespread poverty in this means all these are difficult to attain, which negatively affects self-esteem, dignity and so on. The next chapter looks at the extent to which a cash transfer helps its recipient to fulfil anchoring routines (Huovinen & Blackmore 2016)

Overall the evidence presented here is in line with the assertions of Devine (2005), Wood (2006), Camfield (2009) and Devine and Deneulin (2011) about the role of relationships in facilitating wellbeing. At the same time, the above leads me to conclude that social relationships alone are not enough, particularly in a context where they are being negotiated and reshaped by general economic hardships. As seen in the narratives, relationships can be a source of marginalization, particularly where poverty affects an individual's ability to participate in or sustain a relationship. In the above, we find that poverty hinders participation in group-based activities, for example. For the respondents in this study, this is out of reach because respondents are unable to make regular contributions due to their low (sometimes non-existent) incomes and unreliable income sources. Respondents who rely on instrumental support have a higher risk of being left out to fend for themselves at critical moments. At the same time, within networks, dependent parties often expressed feelings of shame.

In general, the findings of this chapter challenge current views about the vibrancy of social relationships and their role in facilitating wellbeing. These findings are in line with MacClean (2010), who argues that social relationships of reciprocity are weak but continue to exist, and that they are not destroyed but reshaped by the state. This issue is picked up in more detail in chapters 7 and 8.

7 Impact of LEAP on wellbeing

7.1 Introduction

This section explores the effects of LEAP on the wellbeing of the 18 respondents who are at the centre of this thesis. The discussion is structured around the conceptual framework presented in chapter 4, where LEAP is seen to have a direct and an indirect effect on wellbeing. Indirect wellbeing are mediated through third parties or relationships.

As discussed in chapter 3 above, wellbeing relates to a state of living well through the satisfaction of three co-constitutive needs: material, emotional and cognitive. Satisfaction of material needs manifests as positive changes in expenditure, nutrition, health, education, investment, savings and livelihood of beneficiary households. Emotional needs manifests as changes in values, perception, feelings, including satisfaction with the programme, while cognitive needs manifest in terms of changes in judgements of beneficiaries as well as the meaning beneficiaries derive from their status as cash transfer beneficiaries

In this chapter, counter to the dominant discourse, I demonstrate that cash transfers can allow beneficiaries to meet material, emotional and cognitive needs. This position is in line with calls to extend the evaluative space of cash transfers (see Devereux et al., 2013). Earlier, Copestake (2006:3) in analyzing the Glass of Milk programme in Peru, stated that:

“analyzing these programmes solely with respect to material wellbeing, while important, can be misleading because it fails to capture their full meaning to intended beneficiaries and to other stakeholders. Any social assistance programme is embedded within a web of social relationships that is moulded in turn by strongly held beliefs and values. These influence how it is perceived by different stakeholders, how it operates in practice, scope for its reform and ultimately its effect on material wellbeing as well.”

The remainder of this chapter is structured as follows. Section 7.2 provides a summary of the implementation of the LEAP programme in the study district. Chapter 2 provided an introduction to the LEAP programme at a national scale as documented in the programme implementation manual. I demonstrate that the reality of LEAP implementation varies in practice at district level and this affects the programme outcomes. Section 7.2 is thus a useful reference point and also helps to contextualise subsequent findings that are being reported. Section 7.3 presents an overview of how respondents used their transfers. Section 7.4 is the core of the assessment, reporting on key findings on how LEAP affects wellbeing directly by allowing beneficiaries to meet their material, emotional and cognitive needs. It also reports on how LEAP might affects relationships there by affecting wellbeing indirectly. This section draws on narrative discussions over the whole fieldwork period,

and as was the case in chapter 7, reflects on the language that beneficiaries use in discussing their experiences. Section 8.5 concludes.

7.2 The LEAP programme in the context of Ashaima and Kpone Katamanso District

The LEAP programme started in 2010 before the carving out of Ashaima Township from Tema Municipality. Despite Tema and Ashaima now being separate districts, the day-to-day implementation of the LEAP programme remains unchanged. The District Social Welfare Officer (DSWO) in Tema Metropolis¹¹² is responsible for the 864 beneficiaries across 23 communities in both districts. The coverage rate of the programme varies between 0.02% and 57% of the population in each community.

Within districts, as mentioned in Chapter 2, the selection of LEAP beneficiary communities is the responsibility of the District LEAP Implementation Committee (DLIC), who are supposed to select the communities with the help of a poverty map and with inputs from the district planner. The DLIC's function is to oversee the implementation of the programme within the district. In the study area, the DLIC was found to be non-functional, and the selection of the beneficiary communities was left mainly to the District Chief Executive and District Social Welfare Officer. The DSWO was of the view that *"when you call them [other DLIC members], they do not come."* The interview held with the district planner also revealed that she had very limited information about the programme and her role within it. Her knowledge about the programme seemed limited to the fact that LEAP payments were irregular and perceived to be inadequate by most beneficiaries. The limited functionality of DLICs is not unique to Tema. A qualitative study of the LEAP programme (FAO, 2013) makes similar observations. In that study, DLIC members had never met in some cases. In other instances, although DLICs were convened, attendance remained low because *"it was felt that decisions taken at these meetings would not be actionable due to limited resources."* (FAO, 2013:55).

Each district is allocated a beneficiary quota by the LEAP Implementation Unit which should be allocated to various communities based on poverty levels. In the absence of broad-based participation at DLICs meetings, the selection of LEAP communities can be seen to be biased. During a key informant interview with the DSWO, he mentioned that the selection of the communities was led by the DCE, prioritizing rural communities. When pushed about how the decisions were made in both the identification of communities and the allocation of beneficiaries, the DSWO's response was telling: *"I don't want to go there."* This may imply that the allocation may not have been objective.

¹¹² Following the split, Tema Municipality was elevated to metropolitan status.

Once a community is selected, a Community LEAP Implementation Committee (CLIC) must be constituted and trained. This Committee should be composed of a few community members, with representatives from education, health, NGOs and religious groups. This formation is intended to ensure that CLICs are nonpartisan and transparent. The CLICs play a similar function to the DLICs but at the community level. They are responsible for the day-to-day administration and monitoring of the programme: targeting, information dissemination, complaints, grievances, mobilization for payments, monitoring, etc.

However, much like the DLICs, the CLIC was non-functional. In all three study communities, the programme implementation falls on the shoulders of the politically elected assembly man. The ineffectiveness of CLICs is attributed to the fact that this role is effectively voluntary, requiring a lot of time and financial resources from CLIC members in mobilizing beneficiaries. Having a one-member committee instead, particularly one that is connected politically, can lead to perceptions of bias and elite capture. The relational implications of this are discussed below.

Once a CLIC is set up, members are officially supposed to be trained on programme operations and their roles and responsibilities within it. When asked if he was trained, the assembly man in Community C and Community A mentioned only receiving a *"briefing"*: *"Oh I received a small briefing from Mr Assan and some other people from Social Welfare. He told me the government was going to start giving money to some old women and orphans. That they will receive 48 Ghana cedis every two months."* Clarifying between training and a briefing, he added: *"for training, you must go somewhere. If you are lucky, you are given something small. You meet the seniors [referring to officials at the Social Welfare Department] and it can take up to a day."* In later conversations, we found the assembly man's knowledge to be limited in key areas of programme implementation, notably the targeting procedure and why beneficiary payment varied.

Once CLICs are constituted and trained, the next step in the programme implementation process is a sensitization and awareness raising exercise, led by CLIC members to inform community members about the programme and its operations. It is acknowledged that while an awareness raising process is easier in a rural context (where a public address system is easily implementable through the *gong-gong*/town cryer), in an urban context awareness raising can be challenging, requiring more financial and logistical resources to be effective. In all three communities, the awareness raising process involved informing key community figures such as the chief, Imam, and other elders that LEAP was about to start. The link between effective communication and awareness raising and community relations is discussed below.

After the sensitization process, the selection of beneficiaries should follow. Beneficiary selection, as noted in chapter 2, consists of three activities. It starts with a community-based targeting approach. In this stage, CLICs must undertake an initial identification and produce a list of potential beneficiary

households against the eligibility criteria. As mentioned in chapter 2, LEAP targets extremely poor households, and within those applies some categorical filters. This prioritizes households with members that are elderly (over 65 years old), disabled or caring for orphans and vulnerable children (OVC).

A proxy means testing (PMT) questionnaire is then administered, data analysed by the LEAP Unit at the Ministry and a list of proposed beneficiaries shared with CLIC members for community validation. At the validation meeting, the methodology for the selection should be explained, allowing room for complaints to be raised about the included and excluded beneficiaries.

The above fairly systematic selection process deviated in many ways in the study district. In reality, assembly men were asked by the DSWO either to *“bring a list of old people or widows who are struggling and have no serious work doing”* or to *“identify those who have no strength to work”* with no prior community sessions held. In implementing these instructions, the assembly man in Community C alluded to a consideration of individual’s support networks: *“I also looked at the people around them. I don’t just look at the individual. There are some people in this community who are poor and have nobody to help them.”*

Accordingly, many beneficiaries also confirmed that they were approached personally by the assembly man:

*“It was Alhaji (assembly man) who informed me about it [LEAP]. He told me the government was helping old people. He wrote down my name and asked me who will be taking the money on my behalf. He took two pictures from me and brought me my card later.”*¹¹³

*“The assembly man came here to tell me. He told me the government wanted to help those of us who are old and have no serious work doing.”*¹¹⁴

In all three communities, the majority of respondents attested to having close and personal connections to the assembly man in one way or the other. Clearly, he was well respected, and often featured in individual support networks:

*“The assembly man is my in-law, he is my wife’s brother. He has been very helpful to me and everyone in the community... Even before this programme we were very close. Before we undertake any activity in the community such as community labour, I am the first person he consults.”*¹¹⁵

“It is the Community C assembly man that told me about the program. He knows about my situation (that my husband has passed away), so he came here with some people who wrote down my name.

¹¹³ Mariam, Female, Community C, Round 1.

¹¹⁴ Christina, Female, Balawaeshi, Round 1.

¹¹⁵ Abukari, Male, Community A, Round 1.

The assembly man is married to my neighbour's daughter. I know I was selected for the programme because of my children. They are [half] orphans.”¹¹⁶

“Yes, I know the assembly man very well. He draws close to see how we are doing. We sometimes joke with him, even if you are sick and give him a call, he will drive to your household, take you to the hospital and incur all the cost involved. It was through him that I got this job as a caterer on the school feeding programme.”¹¹⁷

Others heard about the programme through friends and then approached the assembly man directly:

“Some people heard about it and came to inform us. We took our passport pictures and sent them to the place for us to be registered.”¹¹⁸

“One of my nephews came to inform me about it and he took my name.”¹¹⁹

“My brother came here with the assembly man, so they came to tell us that the government is distributing some money but we first have to take some pictures.”¹²⁰

“It's my friend who came to tell. She said there is some money they do collect at a place for old people and those who are sick. So she took a picture of me and wrote my name.”¹²¹

Following the selection of beneficiaries, the assembly men then helped a group of community enumerators to administer the PMT questionnaire. Questionnaires were either conducted at home or a central place and after a few months, beneficiaries started to receive money. This means that in all cases, there was no community validation exercise. In Community B, it appears that no PMT questionnaires were administered:

“To be honest, our assembly man came to inform me. He told me the government wanted to help us, so they took our details and our photographs. We were told the government wanted to help those of us who are not working. We were later sent to Tema, and the assembly man told us will we be asked a few questions, but surprisingly we only had a prayer session... I knew the assembly man before then. We are all from Teshie.”¹²²

In the above assertions, social support networks affected the targeting of beneficiaries in two ways.

On the one hand, support networks influenced who was prioritised and selected. For example, the assembly man chose potential beneficiaries based on their individual support networks and his

¹¹⁶ Sanatu, Female, Community A, Round 1.

¹¹⁷ Cynthia, Female, Community B, Round 1.

¹¹⁸ Adiata, Female, Community A, Round 1.

¹¹⁹ Issah, Male, Community A, Round 1.

¹²⁰ Sanatu, Female, Community A, Round 1.

¹²¹ Habiba, Female, Community C, Round 1.

¹²² Betty, Female, Community B, Round 1.

perception of the sort of support that beneficiaries derived from there. This is consistent with earlier findings in chapter 7 illustrating the importance of social support relations in negotiating wellbeing.

Second, the individuals in a support network are valuable sources of information, especially in urban settings where communication channels are ineffective, as already discussed. On the one hand, it appears that in some cases, inclusion into the LEAP programme relied on having social contacts who provided information about the programme. For example, Sanatu and Issah narrated how they first heard about the programme through second family members. Later during the fieldwork, Sanatu again told us about another social assistance programme that she had recently been enrolled on through the information she received from her nephew. In the above, a connection to the assembly man, as well as help to access information about the programme, was necessary. This is important given the limited quota that is given to each community. In this case, if it becomes necessary for the assembly man to choose between two equally needy people, he likely chooses households that he is socially connected to or whose predicament he is aware of. In this vein, households with larger and heterogeneous networks have a higher probability of receiving information compared to those with smaller, more homogeneous support networks. This is in line with assertions of chapter 3

Going back to the official guidelines, a final awareness raising session should take place after beneficiaries have been selected, where CLICs explain to selected households in more detail the programme operations, their entitlements and responsibilities. However, this did not take place. The effectiveness of this sensitization activity is also best examined by looking at respondents' understanding of key programme processes. For example, 12 out of 18 respondents were aware of their entitlement to the free NHIS registration and renewal, and none of our respondents were aware of why different households received varying amounts.

Once beneficiaries are targeted and sensitized, payments should then commence. Beneficiaries should receive bi-monthly payments, the value of which depends on the number of *eligible* household members as explained in chapter 2. Payments are not linked to the size of households.

Our research found two main operational challenges related to the payment system. First, delays in payments have been a characteristic of the programme since its inception. As shown in Figure 16 below, payment was lumpy and sporadic. As candidly described by one beneficiary: "*the government pays us when it likes*"¹²³. The implication of such views on the way beneficiaries think about the government is discussed below. In the first round of research, beneficiaries had received their transfers several months before our visit. Although beneficiaries mostly receive back payments, these did not always cover the entire months for which payments had been missed (see figure 9 below). Over the six months of data collection, two or three payments were received. Payments are made at designated Ghana Post pay points with limited notice. Beneficiaries typically receive

¹²³ Issah, Male, Community A, Round 1.

transfers within a matter of days after notification. A detailed discussion of the implication of such lumpy payments is given below.¹²⁴ Second, many beneficiaries were unaware of the fact that payment value varied by number of eligible household members. Together with payment arrears, beneficiaries were often unaware of entitlement until after they had been paid. These two challenges, together with short payment notices, made LEAP an unreliable source of income, and causing many beneficiaries to rely on support within networks which its self was unreliable as discussed in chapter 6

At the time of the research, a complaints and grievances mechanism was being developed for the programme to be administered by CLICs. In this case, assembly men were responsible for handling grievances and complaints, although this can be seen to be ineffective given their heavy involvement in key programme processes. In many cases, beneficiaries perceived themselves as having no right to complain, given that they had not worked for the money. We discuss beneficiaries' perception of rights and responsibilities below.

Figure 7 Interview and payment schedule

		Respondents																	
Interview Round		Abdullah	Amina	Hussien	Iddrisu	Memuna	Seeba	Saratu	Adjetey	Emilia	Fati	Kano	Ruby	Ruth	Ablah	Aboro	Zaratu	Hawa	Ayisha
Mar-14	Interview 1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Payment																		
May-14	Interview 2	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Payment																		
Jul-14	Interview 3	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Payment	¢80	¢70	¢48	¢48	¢48	¢96	¢48	¢60	¢48	¢70	¢70	¢48						
Sep-14	Interview 4	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Payment			¢48		¢48	¢120	¢48	¢60		¢140	¢70		¢160	¢48	¢48	¢72	¢46	¢80
Nov-14	Interview 5	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Payment	¢48	¢48	¢48		¢100			¢122			¢140	¢96		¢144	¢48	¢144		¢170
Jan-15	Interview 6	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Payment																		
Total (¢)		¢128	¢118	¢144	¢48	¢196	¢216	¢96	¢242	¢48	¢210	¢280	¢144	¢160	¢192	¢96	¢216	¢46	¢250
																			¢2830

✓	Interviewed
¢	Amount received
	No payment received since last visit

7.3 How do beneficiaries use their LEAP transfers?

We start the analysis of the effect of LEAP on wellbeing with a discussion of how LEAP transfers were used. Over the 10 months of data collection respondents received an average of GH¢ 157 (\$40.5) in LEAP transfers in two or three instalments. Figure 11, below, shows the plethora of ways

¹²⁴ Barca et al. (2015) found that delay and lumpy payments undermine impacts by increasing indebtedness, disinvestment, causing an inability to plan, all of which can worsen household conditions. At the same time, lumpy payments can have 'transformative' impacts for those households who already have a strong asset base, and are able to make livelihood and productive investments.

in which LEAP transfers are used. This depends on (i) value of the payment received, (ii) whether payments coincided with particular household shocks (health, education, debt, etc.), (iii) the size of the household, and (iv) the reliability and existence of other sources of income. Taking these into consideration, we find two distinct patterns of use of the transfers among our respondents. On the one hand, there is a category of respondents who spend the bulk of their transfers on basic needs such as food, education of children or grandchildren, and health. For these respondents, therefore, LEAP fulfils a safety net function. There is a minority of respondents, however, who with some access to capital and independent sources of income, and with their basic needs already met, invest most of their LEAP transfers. For these respondents, therefore, LEAP fulfils a productive function.

Respondents for whom LEAP serves as a safety net are mostly in our destitute wellbeing category.¹²⁵ They often have limited assets, no reliable source of income and no longer engage in the labour market. For these respondents, a significant proportion of transfers was spent on food. In our first round of interviews, when asked how their last transfers were spent, all destitute respondents mentioned spending nearly all of the transfers on food items. In a few cases, spending on food was enabled through credit. Even though the transfers were often late, the prospects of transfers enhanced beneficiaries' creditworthiness. This was more common in the rural areas of Community B, which is closer knit, allowing people to have more personal relationships. The large proportion of transfers spent on food is in line with findings from other cash transfer programmes in Africa.¹²⁶

In some cases, payments coincided with a period where a respondent needed to meet some core education expenses. LEAP enabled respondents to meet this demand. The use of LEAP for education expenses was particularly common among younger respondents Abukari, Cynthia, Esther, and Sanatu, who had direct and sole responsibility for children of school going age:

*"My expenditure is simple: children's education, children's clothing and food. For example, Rashida attends a private school, her fees are high. Together the children also take 10 cedis to school every day as pocket money so I don't save a pesewa."*¹²⁷

Where children are in primary school, expenditure typically involved indirect costs such as uniforms, shoes and exercise books. For older children, the cost of education is more significant and parents have to pay fees. Respondents in a few cases reported using the entirety of their transfers in a particular round to pay for education. But many elderly beneficiaries who live with grandchildren,

¹²⁵ Barca et al. (2015), in their synthesis of the economic and social impact of cash transfer programmes in six countries in Africa, similarly found that cash transfers were mostly used for safety net purposes with no fundamental shifts in livelihood activity. For better off households, however, they found the absence of the need to prioritize food needs meant that transfers served as a form of working capital.

¹²⁶ For example, Devereux et al.'s (2006) evaluation of the Malawi's Food And Cash Transfers (FACT) showed that 75.5% of the transfer was typically spent on groceries.

¹²⁷ Abukari, Male, Community A, Round 1.

although they were not entirely responsible for their upkeep, were able to make the occasional contribution to education by buying school materials, exam fees, and pocket money.

Interestingly, the use of LEAP transfers for health-related expenditure was limited. This is because, as discussed in chapter 7, significant health expenditure was typically borne by children. Nonetheless, a few respondents mentioned occasionally buying over-the-counter medication, and using part of the transfers to renew NHIS membership either for themselves or those under their care. Some respondents appeared unaware about their entitlement to free NHIS registrations and renewal, and as such used part of their transfers for this. The cost of registration and premiums can reach GH¢40 for those between 18 and 69 years of age.

Beyond basic needs, for some better-off respondents, LEAP provided the needed capital for their existing businesses. However, it must be noted that this was not very widespread (five respondents). Two important points are worth highlighting here. First, many mentioned that, given the inadequacy of the transfers, there was little room for anything else. For example, appearing almost alarmed when we pushed her to account for what she used her transfers for, Memuntu responded: *“I used it for food, what else can I spend my money on!”* On the other hand, many elderly respondents perceived themselves as too old or frail to be investing in businesses. That said, for a few able bodied respondents with existing businesses and capital, the lumpiness of transfers allowed for such investments, typically allowing them to increase stock. For Betty, LEAP enabled her to add charcoal to the table top business she runs outside her home. In the small farming community of Community B, one respondent was able to buy insecticide for his farm.

A few respondents were able to use transfers for clothing and shoes, allowing them to attend social functions and religious congregations. One respondent discussed how transfers were used for recreation - allowing him to buy the occasional bottle of beer. The impact of respondents' self-dignity and confidence is discussed below.

Figure 8 Frequency of terms in discussion about the uses of LEAP transfers



7.4 Direct effects of LEAP on wellbeing

This section reports on key findings on how LEAP affects wellbeing directly by allowing beneficiaries to meet their material, emotional and cognitive needs.

7.4.1 LEAP and satisfaction of material needs

In looking at the impact of LEAP on wellbeing, we first recall respondents' self-assessment and perception wellbeing. Many respondents in this sample describe their wellbeing as declining over time. As discussed in Chapter 6, declining wellbeing was often linked to hardships in the economy at large, but more so to old age and the physical limitations that come with it. Amidst descriptions about wellbeing, the ability to access material needs featured most prominently as discussed in chapter 5. Notably, the ability to feed oneself frequently featured in the discussions. Many respondents spoke at length about skipping meals, but also about not having access to what they perceived to be 'quality food'. Quality food was often perceived to be food not indigenous to the Ghanaian diet, irrespective of its nutritional contents. For example, in describing his wellbeing, Issah lamented over his inability to have a *Milo* (hot chocolate) and bread, for breakfast as he would like, rather he was "*forced to have Koko (fermented millet porridge) every morning.*" In these discussions, the boundary between living well and not was not just about an occasional discomfort of hunger but also having the *choice* over what to eat.

All respondents spoke about how the transfers enabled them to access food. This is plausible in an urban context where households do not produce their own food. A larger proportion of transfers is used for food among destitute households, as discussed above. Even where a significant proportion of transfers are used for food, LEAP still played only a supplementary role when considered within the grand scheme of a household's expenditure. Male respondents were able to contribute to food budgets by buying key staples in bulk. For the elderly male respondents, the significance of the gesture was beyond just being able to put food on the table, but also enabling them to fulfil the demands of culturally prescribed role of being a household head, which seem to establish some of the dignity that poverty and old age had taken away. Typically, the staples that respondents were able to buy was maize which was considered inferior to rice. With a bag (25kg) of rice costing GH¢125 and the average LEAP transfer of our beneficiaries being GH¢157, rice was typically out of reach for many of our respondents: "*Given the choice, the children would rather eat rice, but the money is not enough to buy rice, so I only buy maize.*"¹²⁸ Bulk buying allowed for cheaper expenditure on food in the long run, as respondents and their families have to otherwise buy in smaller quantities or rely on pre-cooked foods outside. In an urban Ghanaian context, a signal for a household's self-

¹²⁸ Habiba, Female, Community A, Round 1.

sufficiency is their ability to provide a cooked evening meal irrespective of the quality to all household members. Even if households are unable to provide cooked breakfast and lunch, the expectation is that a dinner is provided, and being unable to do reflects badly on household heads LEAP allowed Nartey's households to do this more regularly rather than household members individually buying food off the street Nartey narrated with great pride, what a relieve this was to him in months where he received the transfers.

In addition to grains, many female respondents also recounted spending transfers on food consisting of palm nuts, spices, vegetables and smoked fish. These are ingredients that they would normally skip. For the most part, meat was out of reach: *"I used the money to buy spices and fish. I don't buy meat because it is expensive."*¹²⁹

By spending the transfers on food, LEAP was spoken about as a facilitator of wellbeing by helping respondents improve the quality of food and allowing for diets to be varied. For example, in describing the choice and diversity of food that LEAP allowed, Salamatu remarked: *"We use the money for soup. Because of the money we can have some variation. Usually, we take 'kuka' alone, but when I get the money, I can buy some palm nuts... the children prefer it... Sometimes too we can change the soup. We can have kontomire (cocoyam leaves) stew."* The addition of foods like palm nuts, cocoa yam leaves and fish is likely to lead to nutritional and health benefits although beneficiaries do not make this association. Similarly, although Issah frequently relied on *koko* for his breakfast, his LEAP transfers allowed him some respite from it: *"I have a choice to have a good very good breakfast. I can buy some milo and milk even if it is only for a short period."*

Beyond its material benefits of allowing her to eat more and more frequently, for Sanatu, LEAP helped to remove the anxiety and worry of wondering what to cook: *"If there is a bag of rice, it's helpful. When one child is hungry, at least, I can put some of it on the fire."* Salamatu also described the excitement that adding more ingredients created among her grandchildren and children, as it was perceived to be rare - often only happening when the family receives visitors, or during Ramadan and Eid celebrations.

However, the above changes in access to food needs were short-lived, and many women mentioned spending all the money before they got home from pay points. The above changes, particularly those related to changes in the variety and quality, although significant to beneficiaries, could only be sustained in the few days after payment mainly due to the low value and the irregularity of payments.

¹²⁹ Mariam, Female, Community A, Round 3.

Our findings, however, are in contradiction with a recent impact evaluation of the LEAP programme (Handa et al., 2013), which found no impact on food expenditure and attributing this to the unpredictability in the delivery of cash to beneficiaries.¹³⁰

The importance of education for wellbeing was consistently stressed during discussions. Education facilitates wellbeing by helping to reduce intergenerational poverty. The link between education and emotional feelings was also duly stressed, allowing dignity and respect to be accorded to individuals and their families. For many respondents who had little or no formal education, one source of anxiety was that without education, their children or grandchildren would end up in the same predicament as them, being unable to meet their basic needs:

“I did not go to school, that is the reason I find myself in this situation. If I had been educated, I would be enjoying my pension. That is why I am trying all I can for my grandson. I want him to have a better future than what I have now.”¹³¹

“It’s not easy at all. They also pay GH¢5 each every month for Makaranta. I sacrifice a lot for my children’s education because I don’t want them to end up like me.”¹³²

However, access to education was typically impeded by costs. Although primary education in Ghana is free, parents still bear significant indirect costs for school uniforms, lunch, transportation, exercise books, and exam fees. For example, Cynthia mentioned that she gave her child GH¢4 as pocket money for school. With many children, such costs can very easily mount up. At secondary school level education costs are even higher because fees exist, and it is impossible to rely solely on transfers without supplementary income from elsewhere. Therefore, many respondents reported that LEAP was a useful contribution in their ability to pay off education cost:

¹³⁰ Elsewhere the material impacts of cash transfer through this food consumption pathway are well noted. . Bagstagli et al. (2016), in a recent systematic review, found that 22 out of 30 studies pointed to significant positive impacts on food expenditure. Synthesising the findings of a six country qualitative research study on the social and economic impacts of cash transfers, Barca et al. (2015) found that food consumption and improvement in food quality was a significant use of transfers. However, they found no dramatic changes, with impacts often short-lived around payment days.

¹³¹ Salamatu, Female, Community C, Round 1.

¹³² Sanatu, Female, Community A, Round 1.

*"When I receive my transfer, the first thing I do is prioritize children's school expenses, when there is something left over, and then I put it in my business."*¹³³

*"If it comes this month and there is no book or shoe problem, I use it for other things, but I always make sure to settle their educational needs first. I have used part of yesterday's cash to pay their extra tuition."*¹³⁴

I have no evidence of the direct outcome of such school year expenditure. However, evidence from other studies shows that LEAP helped to reduce repetition, and increase educational attendance (also see Roelen et al., 2015; Dako-Gyeke & Oduro, 2013).

The research revealed that many (13) grandparents, although not directly responsible for their grandchildren's education and general upkeep, used part of the transfers to support their education. For these elderly respondents, the underlying rationale for this support can be seen in three dimensions. On the one hand, some respondents expressed a general concern for their grandchildren's future welfare:

*"My grandchildren are part of me, so I have to do everything I can to make sure they have a good future."*¹³⁵

On the other hand some respondents expressed the respect that would be accorded to them if their grandchild was educated. For example, Korkor, spoke very proudly of her two grandchildren in the university. In one interview she mentioned how she had given a share of her transfers to her grandson when he was returning to school. When I asked her why, her response was candid: *"I want to be Karachi's [a learned man's] Nana. Sometimes people think we are rich when they see your grandchild in school... but they don't know that we are suffering here to make ends meet."*

For others the support to grandchildren was more instrumental - they were of the view that their grandchildren would support them when they started earning an income.¹³⁶ In this case, therefore, accessing material needs have relational consequences.

For Sherifa, for example, in addition to LEAP allowing her to meet her orphaned nephew's school needs, she also expressed the happiness she attained in her ability to provide just as her sister would have provided: *"I do my best to help him. I don't want him to miss his parents. I don't want him ever to say, if, my parents were around... I am happy because the money helps me to provide what he needs."*¹³⁷

¹³³ Jemila Female, Community B, Round 1.

¹³⁴ Esther, Female, Community B, Round 1.

¹³⁵ Mariam, Female, Community A, Round 1.

¹³⁶ Also see Brook et al. (2012).

¹³⁷ Sherifa, Female, Zeni, Round 1.

In a similar vein, the cash allowed parents and caregivers to pay fees promptly, avoiding the embarrassment of having their children sent home. As Abukari explains: *"I spend it [LEAP] well. I know I am given the money because of the kids, so I spend it on their education. In the past, my kids were removed from school for non-payment of fees, but now, it doesn't happen anymore. I can pay their fees on time. I am ashamed when someone asks me why my kids are not in school."* Abukari also tried best to keep his child in a local private primary school. Although acknowledging that it was becoming a struggle to keep up with payments, he was of the view that in the meantime, his children could look "smart". He explained further: *"Before I received my recent payment my child went to without socks and their shoes too were torn which he felt embarrassed by. But now he is smart."*

Given the demographic characteristics of this sample, complaints about ill health were particularly widespread. For example, the explanations given for declining wellbeing between rounds were often linked to ill health. To this end, health expenditure was significant among this elderly population, although typically incurred by children. In many cases, NHIS was unable to cover prescribed drugs, and for the most part, transfers were not able to cover health expenditure.

On one occasion, our interview was cut short because of Isatou's ill health. She showed us a heap of medication she received from the hospital that morning when she visited the health centre together with a laboratory report. She explained that she paid GH¢300, which her son helped her pay. Similarly Boateng (see case study below) was unable to pay for the GH¢400 worth of medication following his recent visit to the health center. In his case, he has no children and his bi-monthly LEAP transfer is 48 Ghana Cedis. Issah also explained how he had not yet been able to get the needed hernia operation because he was unable to save his transfers (see discussion of LEAP and saving below). That said, LEAP enabled many respondents to renew their national insurance card, and buy the occasional pain relief medication from the counter as needed.

A prominent definition of wellbeing was participation in the labour market and having a reliable source of income. Respondents typically expressed this as *"having something doing."* In these contexts, as Mariam explains: *"We don't have a lot of work in Community A, the only good work you can do is petty trading. Selling things that people use on a daily basis."* Here, having the needed capital to start a table top business was an important requisite for living well for many, particularly female respondents. Many respondents in the first round of research had pointed to credit as a constraint to starting small businesses.

Table top businesses are typically survivalist in nature. Typically starting and stopping as and when individuals have adequate capital. Also, returns are minimal, allowing them just enough profit to meet shortfalls in their household incomes. However, a consensus was that there had been a slowdown in the business environment, evidenced by limited demand and increased competition from other traders, typically with larger and more diverse stock than themselves. The use of the transfer for

businesses was mostly mentioned in Community B, probably owing to the low level of competition in this comparatively more rural context.

For 5 out of 18 respondents, LEAP transfers, particularly in their lumpy nature, served as a source of capital for businesses which many respondents would otherwise not have access to. Such investments were made by slightly better off respondents and after basic pressing needs had been met.¹³⁸

*"The transfers are helping. I received my transfers yesterday. I called one of my children in school to come for some money for her educational needs; the remaining may go into my business."*¹³⁹

*"It helps my grandchildren's school expense. When there is excess, I use it to buy gari and sugar for sale in my stall."*¹⁴⁰

Indeed, it was rare that an entire transfer for a payment round would be invested. LEAP helped beneficiaries to expand their existing business rather than start a new business from scratch or change businesses. For example, given that Fatima was only able to plough some of her transfer into her business, she could only boost her business by adding vegetable oil to the existing shop. Similarly, Esther complemented the loan she received from her auntie with LEAP transfers to buy a refrigerator for her *pure water* business. For these respondents, the changes brought by LEAP transfers were not seen as transformational to their businesses. But it enabled some small income for the households. Jemila mentioned earning between 20 and 30 *pesewas* in profit on each item she added to her stall. Similar sentiments were expressed by Betty and Esther. Such profit was typically consumed immediately, allowing a small temporary boost in household income, rather than being ploughed back into the business.

Figure 9 Betty's table top business

¹³⁸ Also see FAO (2013)

¹³⁹ Jemila, Female, Community B, Round 1.

¹⁴⁰ Betty, Female, Community B, Round1.



In the farming community of Community B, there is evidence of LEAP being invested in farm inputs (Community B respondents). For example, Nartey mentioned how, on one occasion, he spent his LEAP transfers on pesticide. Similarly, on one occasion Betty used part of her payment to pay for “by day” (casual) labourers to help plough her farm. However, these were isolated instances.

Facilitating wellbeing by credit and saving

As a strategy for maintaining wellbeing, chapter 7 showed the limited reliance on borrowing for this study population, with beneficiaries often perceiving themselves to be unworthy of credit because of age¹⁴¹, but also the stigma that it brings to one’s children. A borrowing parent often reflected inadequate support from one’s children. A few respondents, however, were able to access food on credit. It is interesting to note that taking items in kind, like food, was not viewed in the same light as accessing cash. Respondents clearly distinguished between *borrowing* for cash items, which they abhorred, and *taking* for an in-kind item like food, which was somewhat acceptable.

As found in other studies¹⁴², transfers can increase financial creditworthiness. However, in these studies, beneficiaries were themselves rather risk-averse. There is not a strong appetite for taking goods on credit as respondents were uncertain how and when they would be able to repay their debt.

¹⁴¹ Also see FAO (2013, 2014), OPM & IDS (2012), Macauslan and Schofield (2011), Ward et al. (2010).

¹⁴² Attah et al. (2012).

Table 17 Thematic areas from discussions on how LEAP influences material needs¹⁴³

Wellbeing Category	Name	Theme							
		Food expenditure, food diversity, quantity, and quality	Education expenditure	Health expenditure	Investment in livelihood (petty trade)	Agricultural productivity	Debt and credits	Savings	Clothing
Destitute	Adiata								
	Boateng								
	Sara								
	Latif								
	Habiba								
	Issah								
Surviving	Korkor								
	Abukari								
	Sanatu								
	Sherifa								
	Esther								
	Jamila								
	Nartey								
	Betty								
	Cynthia								
Thriving	Talhatu								
	Musa								
	Salmatu								
	Frequency	13	15	7	5	2	3	2	2

7.4.2 LEAP and satisfaction of emotional needs

Emotions, it has been argued, is fundamental for individual and collective agency. Within the African context, there are three studies that I identified which have looked explicitly how cash transfers affects emotions (Plagerson et al., 2011; Pereira, 2012; Kilburn et al., 2015). Stigma attached to welfare receipt, for example is also known in the developed country context. For example, using a longitudinal approach to understand the relationship between welfare receipt and mental health in Australia, Kiely and Butterworth (2013) found an association between how people felt emotionally and psychologically welfare receipt which they argue leads to further welfare dependency, as it reduces opportunities to participate in community life, causing exclusion and marginalization. Although the conversations focused on wellbeing, rather than its different theoretical constituents several references were made to how LEAP affects respondents' emotions, which is discussed in detail here.

¹⁴³ The shaded area shows that the theme was discussed by the respondent.

Opponents of cash transfers or similar welfare programmes frequently suggest that they foster dependence. Such sentiments often result in the stigmatization of beneficiaries. The evidence I find runs contrary to these expressions, in part because LEAP was perceived to be too small for respondents to depend solely on, but also because many of the beneficiaries had retired from participating in livelihood activities and had no other reliable sources of income. This study finds LEAP to be a source of independence. For example, Adiata mentioned how for a few weeks after she received her transfers, she did not have to go begging from friends and extended family members. Latif also described the independence and self-reliance that LEAP afforded him: *"When the money comes, I can put some aside and use it for what I want rather than asking my son for every little thing."*¹⁴⁴

In addition to the independence in supporting oneself, respondents also articulated the independence in decision making that the transfers helped to create. In one example, Musa mentioned how his transfers also came with some discretion in his expenditure, which he linked to an increasing sense of dignity.¹⁴⁵

A sense of dignity increases not just for the beneficiaries but also for the implementers. The study found the symbolic role of the assembly men growing. For example, the assembly men in all three communities reported having received a request from non-beneficiaries to be included in the programme. Although there had been accusations of favouritism at the start of the programme, they reported feeling some sense of dignity from their involvement in the programme: *"With everything, there is a good side and a bad side. They see me as somebody. Many people think it's as a result of my efforts that this programme came here. They [the beneficiaries] give me so much respect."*¹⁴⁶

This was validated by several respondents:

*"I respect him [the assembly man] a lot. I wouldn't have heard about the programme if it wasn't for him. For the fact that he was able to remember me and my situation, I give him a lot of respect. I respect him a lot because I am able to enjoy this good thing because of him"*¹⁴⁷

In several discussions, respondents explained the happiness they derived from being able to meet their household's needs, being able to give more at obligatory functions. In a few cases, the feeling of happiness arose because the transfers were interpreted as a gift:

¹⁴⁴ Latif, Male, Community A, Round 1.

¹⁴⁵ Plagerson et al. (2011) argue that the association between transfers and control over resources can also be seen as representing a link between cash transfers and mental health. In her study of the CSG programme in South Africa she similarly found that the grant's recipients reduced their dependence on strained and insecure relationships.

¹⁴⁶ Assembly man, Male, Community A, Round 1.

¹⁴⁷ Sanatu, Female, Community A, Round 1.

*"I am happy because the money allows me to prepare food that can last us three to four days, and I didn't work for the money, it was just given to me for free so it helps a lot."*¹⁴⁸

The feeling of happiness in many cases was also extended to other family members. For example, Musa explained that he was able to buy the occasional treats for his grandchildren with his transfers, which made them happy. Similar sentiments were shared by Salamatu, where transfers allowed her to prepare her children's favourite food.¹⁴⁹ For three beneficiaries, cash transfer allowed them to reduce stress and anxiety. For example, Cynthia spoke of how she once used her transfers to pay off her debts, which enabled her some peace of mind and allowed her to sleep better at night: *"I used some to pay my debts from my baking ingredients suppliers so that I can have a peaceful mind. It has reduced my pressure because sometimes you have sleepless nights thinking about your challenges."*¹⁵⁰

In general, respondents did not feel stigmatised until others drew their attention through the occasional teasing and jokes. Betty explained how, in derogatory terms, some community members referred to LEAP beneficiaries as *"people the government feeds."*¹⁵¹ She added: *"They say we are the people the government feeds and gives money for work, but these people forget that even before the transfers we were taking care of ourselves."*¹⁵² Appearing rather nonchalant, Esther explained: *"I don't feel ashamed at all. The insults are there. Even yesterday when our transfer arrived, someone came jokingly and said 'your pay day has arrived'... I didn't say anything."* In general, such expressions appear not to have turned relationships sour as explained above.¹⁵³

12 out of 18 of our respondents were grandparents. For these respondents, LEAP helped to reinforce their status as grandmothers. For example, Latif and Habiba discussed how they could now occasionally spoil their grandchildren by topping up their pocket money provided by their parents. Such expressions often led to being seen, but also confidence and sense of purposefulness. The latter has an implications of how people thought about themselves.

Table 18 Thematic areas from discussions on how LEAP influences emotional needs¹⁵⁴

¹⁴⁸ Sanatu, Female, Community A, Round 4.

¹⁴⁹ Daidone et al., 2015 find in a quantitative evaluation of the LEAP programme found a significant increase in perceived happiness by 16% points.

¹⁵⁰ Cynthia, female, Community B, Round 3.

¹⁵¹ Betty, Female, Community B, Round 1.

¹⁵² Betty, Female, Community B, Round 1.

¹⁵³ Similar to what Rogers-Dillon (1995) finds, it would seem that the stigma of receiving social assistance was eclipsed in the face of pressing needs for food, health education, etc.

¹⁵⁴ The shaded area shows that the theme was discussed by the respondent.

Wellbeing Categories	Name	Theme			
		Increasing independence and dignity	Increased happiness	Reduction in anxiety	Shame and embarrassment
Destitute	Adiata				
	Boateng				
	Sara				
	Latif				
	Habiba				
	Issah				
Surviving	Korkor				
	Abukari				
	Sanatu				
	Sherifa				
	Esther				
	Jamila				
	Nartey				
	Betty				
	Cynthia				
Thriving	Talhatu				
	Musa				
	Salmatu				
	Frequency	5	9	3	5

7.4.3 LEAP and satisfaction of cognitive needs

In this section, I go beyond how LEAP affects what people have and feel to look at how LEAP affects how people think, perceive and make meaning out of various elements of the programme. I start first by discussing what respondents think about the government as a source of social support, which is given through the LEAP. This is followed by a discussion on what meaning people derive from relationship between the state and respondents before discussing how the dynamics of this relationship changed with the introduction of LEAP.

All respondents unequivocally agreed that the government is a provider of social support. Beyond providing respondents with cash transfers, respondents also acknowledged that support was provided through services and programmes like free education, school feeding, the NHIS, etc. The government, they argued, is also responsible for providing housing, jobs for the youth, agricultural inputs, sanitation, etc. They alluded to the fact that although one's family and children were responsible for their wellbeing, the government's responsibility was to step in where families are unable to handle such hardships. Interestingly, support from the government was always viewed as supplementary to that provided by the family and individuals themselves. For example, lamenting about her inability to make ends meet, Habiba described the government as having a large responsibility for her life compared to herself, although her children's responsibility for her wellbeing

was larger than that of the government. The exception to this case was perhaps the case of orphans. For example, as Esther explained, *“It is the responsibility of the government to support us because the father of my children passed on. The government wouldn’t have intervened if their father was still alive and working. The government only comes in when you are struggling. You can’t give birth hoping the government takes care of that child, but it is because you do not have [an income] that is why the Government helps.”*¹⁵⁵ In this regard, respondents’ relationships with the government were always thought of in the metaphor of familial relations, in which the state is the parent, typically the father, and the respondents are the children.

The above characterization was further highlighted through the participatory drawing exercises undertaken with a selection of seven respondents.¹⁵⁶ I engaged respondents to express their view of the state through drawings. The outputs were used as reference points during the discussions to help make what appeared to be intangible characterizations of the government a little more accessible. In these discussions, the government was always portrayed as a *“provider”*, *“protector”* and as an *“overseer”*. During the exercises, this was illustrated by drawings of wings, stretching arms, etc. For example, in Boateng’s drawing, he explained that it showed a person with open wings illustrating the protection the government provides or should provide. He explained, though, that some corrupt individuals try to get under the wings, which undermines how much support the state can render. Salamatu’s picture was that of a creature with several tentacles. These, she explained, enabled the government to reach everyone. Salamatu also explained that the size of the ‘head’ which she was shown by the big circle represents the amount of responsibility that the state holds as well as the expectation that she had of the government. The shorter tentacles referred to the time before she started receiving the transfers; the longer tentacles represented the present moment when support has been extended to her.

From the discussions, it appears that the provision of support signals a relationship between respondents and the government. In this study, 10 out of 18 respondents interpreted the relationship as a contract, within which each party has a responsibility. Within this relationship, the respondents’ responsibility as citizens was to pay tax, vote, produce food, keep communities clean, maintain peace and raise children to be productive and law-abiding. The government’s role was to offer social support, provide leadership, and ensure that there is peace, development and unity. In general, ineffective public services and perceived inadequacy of support was seen as a breach of this contract as reported by one aggrieved respondent:

¹⁵⁵ Salamatu, Female, Community C, Round 6.

¹⁵⁶ The tool was just naturally introduced when it was felt that it would clarify a point in the discussion or that it would aid a discussion.

*"I pay taxes, I engaged in communal labor and abide by the rules in the country. The government's responsibility is to look down to our community and help us. I feel bad when he [the government] refuses to help"*¹⁵⁷

In her illustration of the government, Jemila put down what she described as "ugly" because she was unhappy about the support and services she receives from the government. She then threatened not to participate in the upcoming elections. A reaction like this is what Azarya (1988) (see chapter 3) terms disengagement. For the most part, there was no avenue through which to let such concerns known. The following quotes are indicative:

*"I can't go to him [the government] and tell him my problem."*¹⁵⁸

*"I have no ability to question if something is going wrong. Where do I find the government to complain even?"*¹⁵⁹

Emerging evidence shows that cash transfer programmes can affect how people think of and identify themselves. A common theme within the narrative was the respondents' perception of the increasing visibility of the government following the introduction of the LEAP transfers. The support that they received from the government helped to signal that the government was at work. The association between the government and LEAP was very strong, such that the LEAP was often referred to as *Aban Sika* (government's money).¹⁶⁰ Accordingly, many respondents saw the government as the main funder who financed the programme through proceeds from exports and taxes. Only in a few isolated cases were references made to God or "people from abroad".

*"The money comes from the government. But it is not from its own pockets. It is from revenue he generates from the exported goods like cocoa, bauxite. Because he knows all the money accrued in the export, he can help us with the profits. I have heard on the radio that when people bring their goods at the Tema port, they charge them very big."*¹⁶¹

The state as a provider of cash was often viewed in historical context. Respondents often likened the LEAP support to that given by Nkrumah's post-independence government. In several discussions, respondents spoke very fondly about the government at the time because of the support they received:

¹⁵⁷ Esther, Female, Community B, Round 6.

¹⁵⁸ Salamatu, Female, Community C, Round 6.

¹⁵⁹ Habiba, Female, Community C, Round 6.

¹⁶⁰ Also see Oduro (2015).

¹⁶¹ Jemila, Female, Community B, Round 6.

*"In Nkrumah's time, there was help for everyone. They didn't share money, but we often had free food, etc. You knew the government did its work"*¹⁶²

*"In Nkrumah's era, we were given rice, sugar and soap... We would queue for it all day, but now everything has changed. And we had some hope in the government during that period."*¹⁶³

*"Yes, I do trust the government because I sometimes get something small from it. Just like the old times. Now I can go to the hospital to be seen even if I can't afford the medication; I will know what is wrong with me. I feel that I am in Nkrumah's Ghana."*¹⁶⁴

In a similar vein, the LEAP transfer was interpreted as a way the government was doing its work. Many mentioned that before being beneficiaries, they felt that no government existed. Respondents reported that before the LEAP programme, they felt let down by the government who appeared unperturbed by their woes.

*"Yes, now I see him. I am having a direct benefit from the government, I think the government is good. I think Ghana is sweet"*¹⁶⁵

*"In the olden days, no one knew the government and vice versa but currently about two to three years now, the government has realized the aged (65 years and above) and the orphanage in the society and its (government) helping them every two months."*¹⁶⁶

*"There will be nothing in mind to draw because I do not receive any support from the government. I didn't see any importance of the government unless I struggled on my own but now, every two months I get something from the government"*¹⁶⁷

*"Before LEAP, the government had no use to me. But now I have something to look forward to every two months"*¹⁶⁸

These findings resonate with evidence from research on other programmes in the region. Writing about the Child Support Grant in South Africa, Plagerson et al. (2012:11) find that the grants helped to move the state *"from peripheral vision into focus, enabling citizens to characterize an otherwise potentially abstract notion of the government."*

Despite perceptions of increasing visibility, some remained reticent:

¹⁶² Fatima, Female, Community B, Round 6.

¹⁶³ Memuna, Female, Community A, Round 1.

¹⁶⁴ Boateng, Male, Community B, Round 6.

¹⁶⁵ Yonana, Female, Community B, Round 1.

¹⁶⁶ Nartey, Male, Community B, Round 6.

¹⁶⁷ Boateng, Male, Community B, Round 6.

¹⁶⁸ Jemila, Female, Community B, Round 6.

"I believe the government was there, but my hopes were not on it because I do my own thing to support the children."¹⁶⁹

At the same time, some respondents also alluded to now being seen by the government as a result of the LEAP programme. In many cases, the possession of a LEAP ID card was what further enforced one's sense of identity. As Boateng candidly explained:

"There is nothing I can do for the state as an old man, and that makes me sad on the one hand. But my name is with the people who come to give us the money. My ID card is with them, so I am sure the government knows who I am, and this makes me feel happy because he knows me and supports me so can pay my debts."

Similar sentiments were shared by Narthey:

The government has realized that there is an old man somewhere in a village who can't work, and the government is now helping. From the beginning, the government didn't know us but because of our picture in our ID card we use for the collection of the money, he knows me, I wouldn't have said that if it wasn't because of the ID card. I have an ID card so surely the government knows I exist."

The consequence of feeling seen was a feeling of belonging, closeness and reinforcement of a sense of citizenship. The following dialogue between Narthey and our researcher is telling. We return to these expressions of wellbeing in further detail below:

Lawrence: How do you feel as a result of you thinking the Government is aware of you?

Narthey: Yes I feel special that I belong to the nation (Ghana). The government remembers me. I trust in my heart that I am a Ghanaian.

Oduro's (2015) study of the LEAP programme in one district in the Ashanti region similarly finds evidence of a sense of closeness and belonging to the government.

LEAP helped to increase each beneficiary's sense of entitlement by providing an avenue to express this. The feeling of entitlement could be identified in the way they expressed their deservedness for the transfers. In justifying their beneficiary status, they showed a strong sense of entitlement particularly as they believed the transfers were funded through state resources. Issah remarked:

"Ghana has gold, bauxite, diamonds, cocoa, and more recently, oil. For more than 100 years no government has explained to us what they use the money they get from these resources for. I am a citizen, and I also have a right to receive certain benefits from the country. That is why I collect the money."¹⁷⁰

In the case of Salamatu, the sense of entitlement is so strong as to risk harsh views from community members. She continued taking the transfers despite reservations from her son. The sense of

¹⁶⁹ Salamatu, Female, Community C, Round 6.

¹⁷⁰ Issah, Male, Community A, Round 1.

entitlement was also framed within the context of reciprocity. For example, Nartey linked his status as a beneficiary to the fact that he was now old and reaping the benefit of what he had contributed to the state in his younger years.

However, in most cases a sense of appreciation supersedes expression of entitlements and the transfers are interpreted as an act of benevolence by the government:

“Money, no matter how small it is, is better than nothing. So I am very grateful.”¹⁷¹

“The money allows me to prepare food that can last us three to four days, and I didn’t work for the money, it was just given to me for free, so it helps a lot. We are very grateful to the government”¹⁷²

“It helps me a lot. We are given the money for no work done, they don’t know us and we don’t know them, the only thing you can do is to be grateful and thank God”¹⁷³

However, in some cases, the sense of appreciation was moderated as many respondents perceived the transfers to be inadequate against the background of general hardships in the economy, which they, their children and other family members faced. Jemila’s comment here is a powerful illustration of this:

“Things are hard. For example, we haven’t experienced this ‘dumsor’ (energy crisis) before. I can say boldly when I was growing up there was electricity all the time. What the government is doing is worrying the citizens. It’s like it is helping me on my right hand and worrying me on the left hand.”

The findings also point to how the transfers enabled expressions of feelings of rights. In the discussions, beneficiaries alluded to the fact that cash transfers reminded people of their rights and responsibilities. When probed directly, this responsibility was reflected in their increased willingness to participate in the democratic elections: *“Now that I am receiving this money, my job is to pray and praise the government. What I can do is to thank him during the election.”¹⁷⁴* Such expressions are in line with Plagerson et al.’s (2012) argument that cash transfers play a role in broadening interest in electoral politics, as well as challenging the view of beneficiaries as ‘passive’ recipients of social assistance.

Beyond waiting for election day, there were various other ways of expressing one’s rights, for example through being able to air grievances. Many beneficiaries were afraid that complaining would result in them being excluded from the programme. Mariam asked Wahab in low tones: *“The*

¹⁷¹ Musa, Male, Community A, Round 1.

¹⁷² Sanatu, Female, Community A, Round 4.

¹⁷³ Latif, Male, Community A, Round 4.

¹⁷⁴ Salamatu, Female, Community C, Round 6.

only problem with the programme is that the money is not enough, or will the government be angry with me for saying this?”¹⁷⁵

In both Community A and Community C, it was reported that corrupt practices by officials were widespread. For example, all beneficiaries were asked to pay a ‘seating fee’ of GH¢2 out of their transfers for the chairs they sat on while waiting for their turn to collect transfers. Although respondents acknowledged that these payments were illegal, they felt they no right in questioning this. For example, Habiba commented: “*The money is not enough. We pay 2 cedis to the people who give us the money. When we refuse to pay, they say, ‘what have you done for the government to receive this money?’*”¹⁷⁶ Salamatu also mentioned how she was scolded by fellow beneficiaries when she threatened to ask why these deductions were being made.

Table 19 Thematic areas from discussions on how LEAP influences cognitive needs¹⁷⁷

Wellbeing category	Name	Characterization and role of the state	Perceptions of social contract	Citizenship	Entitlement, rights and responsibility
Destitute	Adiata				
	Boateng				
	Sara				
	Latif				
	Habiba				
	Issah				
Surviving	Korkor				
	Abukari				
	Sanatu				
	Sherifa				
	Esther				
	Jamila				
	Nartey				
	Betty				
	Cynthia				
Thriving	Talhatu				
	Musa				
	Salamatu				
	Frequency	9	11	7	6

7.5 Indirect effects of LEAP on wellbeing

The LEAP programme exists in the complex network of mostly horizontal support relationships I described in chapter 7. This section looks at how the incursion of the LEAP programme changes

¹⁷⁵ Mariam, Female, Community A, Round 1.

¹⁷⁶ Habiba, Female, Community C, Round 3

¹⁷⁷ The shaded area shows that the theme was discussed by the respondent.

these social relationships and how these relationships mediate wellbeing. I acknowledge that LEAP has no explicit relational objectives. From the narratives, the indirect effects of LEAP on wellbeing is mediated through relationships at to levels:

Intra-household level, referring to how LEAP affects the nature and dynamics of relationships within close and 'other' relatives.

Inter-household level, referring to support from friends and broader community members.

Chapter 7 showed the importance of both close family and relationships with other relatives wellbeing. Support from older children was considered a matter of unquestionable moral duty, grounded in norms of generalized reciprocity. In reality, such support was perceived to be inadequate, with generalized poverty leading to an inevitable prioritization of needs in which children also prioritise their nuclear family. Support from the other relatives was similarly perceived to be inadequate, and compared to nuclear family support it is more voluntary and unbinding. Relationships with other relatives appeared more monetized which in many cases increased respondents' sense of marginalization because they were not always able to make financial contributions. Relationships with other relatives, , unlike close family relations, are more based on principles of balanced reciprocity, and as such respondents did not always feel able to make a claim for its support.

Almost all respondents lived in co-residence or patrilocal living arrangements. The ways cash transfers were spent demonstrate that in many cases transfers were pooled and contributed to household resources. In these households transfers were seen as an additional source of income (at least by beneficiaries themselves) which temporarily eases the financial strain of families, and in doing so facilitates harmonious relationships. Adiata's comment here is indicative: *"when I get this money, I can feed myself. I don't put the strain on Alhaji (her brother) and his family, and everybody is happy."*

However, the most striking change in relationships within the household is between grandparents and their grandchildren. In this context, the bond between grandparents and their grandchildren is perceived to be almost sacred. In the above, I demonstrated above how a significant proportion of transfers are spent in supporting children and grandchildren's education.¹⁷⁸ It is within the context of these bonds that such expenditure occurs. For example, Mariam mentioned how on occasion, LEAP enabled her to give her grandchildren additional pocket money for school, which brought them closer.¹⁷⁹ Musa also added: *"the children know I receive the transfers... I can give them something*

¹⁷⁸ Devereaux and Roelen (2015) have argued that the dynamics between generations in multi-generational households influence how transfers are negotiated within households and who benefits from them.

¹⁷⁹ Evidence from the South Africa Child Support Grant, however, finds that the decision-making on behalf of children over the use of the grants resulted in tensions (DSD et al., 2011). Similar findings were made by Slater and Mpale (2008) with regard to the Lesotho Child Grants Programme.

small to buy bubble gum or some kebab. So when they see that I am alone, you see them milling around me [laughing]..."

It is worth noting that relationships with close and other relatives the respondents live with were mostly cordial and largely unaffected by LEAP. In contrast, relationships with other relatives who live outside the household were mostly strained. As explained in chapter 7, these were often over issues of land litigation. Widows were also not always on good terms with their husbands' relatives. In this study, I find that the effect of LEAP on relationships is perhaps more pronounced for family members who are in the same households as the beneficiary. Nonetheless, there are some scattered references to sharing LEAP transfers with relatives who live outside the households. The following quotes are indicative:

In one case, for example, Nartey explained how he gave to his entire transfer to his extended family towards burial rites of a relative:

*"I used all for the funeral, especially to buy the local gin that I sent to all my in-laws to inform them of the death and the burial rite"*¹⁸⁰

Although not always explicitly mentioned, chapter 7 demonstrated how such gift exchanges maintain relationships.

The crowding out of support is a major argument used by opponents of cash transfer programmes. Although there is evidence from Latin America to show that cash transfers can have crowding out effects¹⁸¹, this evidence is still growing in the African context. However, within the Ghanaian context, Daidone et al. (2015) argue that while there is no impact on the prevalence of receiving remittances, there is a significant increase in the value of remittances received. In this study, I found no changes in the support received from children. According to one respondent: *"Yes, I still get support from my children. If I say I will rely on LEAP alone, I will die."*¹⁸² But this is hardly surprising given that support from children has more than an economic significance, but also signals that children are well mannered and know their duty. The following dialogue between Patrick, a research assistant, and Talhatu is indicative:

¹⁸⁰ Nartey, Male, Community B, Round 5.

¹⁸¹ Nielsen and Olinto (2007).

¹⁸² Latif, Male, Community A, Round 1.

Patrick: Ever since you started receiving this amount, has the support you receive from your son changed in any way?

Talhatu: Oh no, he doesn't even ask of it [LEAP]. He still gives me what he used to give me, only if he has. I gave birth to him so he must also take care of me.

Patrick: But has your son ever come to you to ask for some money after receiving this cash transfer?

Talhatu: Oh no. It can never be possible. Allah wouldn't allow that!

For Nartey, although LEAP allowed him to be self-reliant, he was adamant that his wellbeing was ultimately his children's responsibility: *"It's their responsibility to help me so if the government is helping it should be good news to them... they can't stop helping me."*¹⁸³ And indeed, it appears that children also wanted to be seen as fulfilling this duty. For example, Salamatu also added how her son in Germany had, in fact, asked her to stop collecting the transfers because people would assume she was not well taken care of:

*"[laughing] as for him [her son], he said I should stop receiving the money because people will say he does take care of me. But I always tell him it's a government project so I can't stop. We are registered for it, and I'm not the only person receiving it..."*¹⁸⁴

There are two patterns of household headship I observe within this sample. On the one hand, respondents like Esther, Cynthia, and Abukari are typically the oldest in their households as well as the major contributors of household resources, thus making them *de facto* household heads who have the final word on major decisions. On the other hand, there is a category of respondents (typically elderly) who, although the oldest in their households, are not the breadwinners or major contributors of households but still perceived themselves to be head of household on the basis of their age. However, many articulated that this headship was only in a figurative manner, unable to exercise influence or have any decision-making power.

With the receipt of LEAP, some beneficiaries felt that their contribution to household decisions now had some legitimacy. However, this is not to say that the underlying structure of household decision making has changed, but merely signals a change in the way beneficiaries of the programme perceive themselves.

Relationships outside the family are an important contributor to wellbeing, offering both material and non-material support. In this section, I refer to friendships whose support is instrumental and characterised typically by material exchanges, and where relationships strain when one party fails to reciprocate. On the other hand, there were friendships or mere relationships within the community

¹⁸³ Nartey, Male, Community B, Round 5.

¹⁸⁴ Salamatu, Female, Community C, Round 1.

which were not instrumental. Typically one exchanges some pleasantries. Such exchanges are necessary because they enable individuals to live in peace with one other. This was stressed by some respondents:

“To me, wellbeing means I don’t lack anything and am healthy and peaceful with people around me.”¹⁸⁵

First I look at how transfers affected the general nature of relationships, and how this in turn affected respondent’s wellbeing, before looking at how transfers might have affected the content, i.e. exchanges within the relationships.

This study found no evidence of community tensions in all three locations. Rather, relationships between respondents and neighbours and friends were cordial. However, there are two points that need to be highlighted in interpreting this result. First, in other studies (for example see Macauslan & Riemenschneider, 2011), the primary source of tensions in the communities is typically the targeting process. In this context, therefore, although there may have been tensions, these may have abated over time.

Second, tensions often arise over errors of targeting exclusions (for example see FAO, 2013). Where poverty is widespread, the distinction between beneficiaries and non-beneficiaries can be arbitrary. Acknowledging that there are still a lot more individuals who need support from LEAP, Chochoo, our community guide in Community B and a useful key informant, attested to this. Therefore, the accounts of non-beneficiaries would help to get a better reflection of the changes in community relations following the introduction of the transfers. The limitation that this presents to this thesis is looked at in the next chapter.

That said, this is not to discredit the assertions made by respondents. For a start, the money was seen as too little and too infrequent to fight over. In many cases, respondents intimated that LEAP brought no apparent or visible transformational changes in their lives. For the most part, beneficiaries were not ‘leaping’ out of poverty. In other cases, respondents were of the view that the urban context and the limited programme coverage meant that many neighbours were simply unaware of their status as LEAP beneficiaries. Macauslan and Schofield (2011), referring to a similar urban context - Korogocho in Kenya - argue that targeting is not an easy task because of the large dense population and high poverty rate. They further argue that there is a high turnover of people, which changes the situation of many households rapidly. This is in contrast with smaller rural communities where people know each other:

¹⁸⁵ Bedu, Male, Community C, Round 1.

*"Not many people know that I receive this money. It's between me, my God and the government."*¹⁸⁶

*"We continue to live in peace with one another. We can't fight over a few cedis."*¹⁸⁷

44 out of a total population of 32,380 in Ashaima district receive LEAP transfers. It is also likely that this outcome is also influenced by the limited information dissemination and sensitization sessions. At the same time, beneficiaries themselves acknowledge the importance of keeping good relationships with their neighbours because *"the money will come and go and no one knows when it will finish."*¹⁸⁸

Notwithstanding the above, there were some concerns of rumours, gossip and derogatory comments made about respondents. However, this did not lead to significant changes in relationships between community members. For example, I find no evidence of exclusion from social spaces or reciprocal networks. Camacho (2014) finds that stigmatised individuals may not only be rejected and excluded from social interactions but also refrain from engaging with others due to low self-esteem. In this case, beneficiaries simply shrug off such comments, and appear unaffected by it. I return to the discussion of stigma in more detail below.

I find some evidence of LEAP being used to make obligatory religious donations

For example, Boateng recalled going to church more regularly because he could pay tithe. By enabling him to go to church more regularly, he could draw on assistance from the church and other members when he was in need of support. Other respondents were able to make small contributions at weddings and naming ceremonies. In this way, beneficiaries strengthened their risk-sharing network, often stressing that such gestures would be reciprocated at some unknown time when the respondents were equally in need.

Turning to exchanges received from these networks, this study found beneficiaries continue also to receive support. The main explanation given was again that people were unaware of their status as beneficiaries, but also because the LEAP was almost insignificant compared to their needs. The money seemed so insignificant to beneficiaries that sometimes people who lived in the same household were not aware of a respondent's beneficiary status. For example, Adiata claimed that his brother Alhaji continued to support him because he was unaware that she was a LEAP beneficiary. Similarly, Sherifa, who received the transfers on behalf of her orphaned nephew, explained that her husband didn't even know when the transfers were received and didn't appear to care much about it.

¹⁸⁶ Sanatu, Female, Community A, Round 1.

¹⁸⁷ Adiata, Female, Community A, Round 5.

¹⁸⁸ Sherifa, Female, Community C, Round 2.

However, there was one case, Korkor, who mentioned that her brother stopped asking her for support since they both started receiving transfers: *"I remember my brother used to come to me for money. But now that he has also been enrolled in the programme, he doesn't come to me any more."* Similarly, in another case Esther, like many respondents in this study, relied on the assembly man before the transfers. Although remaining on cordial terms with him, she expressed the difficulty in now going to him, since he was aware of her beneficiary status. *"It's difficult going for help from the assembly man now... Now I can't go to him anymore. When he sees me, he typically asks whether everything is well and I tell him I am doing fine."*

Table 20 Thematic areas from discussions how wellbeing outcomes of LEAP are mediated through relationships

Wellbeing category	Name	Theme					
		Harmonious nuclear and extended family relation	Crowding in support from children	Legitimacy in household headship	Community relationships	Exchanges from wider community	Participation in contribution based networks
Destitute	Adiata						
	Boateng						
	Sara						
	Latif						
	Habiba						
	Issah						
Surviving	Korkor						
	Abukari						
	Sanatu						
	Sherifa						
	Esther						
	Jamila						
	Nartey						
	Betty						
	Cynthia						
Thriving	Talhatu						
	Musa						
	Salmatu						
	Frequency	14	3	4	16	12	4

7.6 Conclusion

The two case studies below illustrate the differences and similarities of possible effects of LEAP for two respondents. They draw on the various findings discussed above and put them within one respondent's life context. My findings above show that LEAP serves as a safety net for some of the poorest members of the population. It shows that LEAP affects wellbeing directly by allowing respondents to material needs, although this is short-lived, and while LEAP is seen as a 'hand to mouth' support, it is still appreciated in the context of hardships and widespread poverty. My findings

also point to the fact that LEAP has an influence on emotional and cognitive needs. LEAP also has indirect effects on wellbeing by mediating significant relationships.

The evidence above shows that LEAP also improves wellbeing by making beneficiaries happier through their enhanced ability to meet basic needs and fulfil normative obligations, as well as reducing stress and anxiety. With no explicit emotional and cognitive objectives, the changes in these dimensions are mainly through material wellbeing. This speaks to the interdependence in wellbeing domains discussed in chapter 3. From the above, I find that LEAP changes how people think about their relationship with the state and therefore has a role in establishing a sense of citizenship and fostering a feeling part of something larger. My findings also point to the creation of notions of social justice among some respondents. This is demonstrated through most beneficiaries' perception that cash is funded through state resources, and therefore a mechanism for ensuring equity. LEAP affects wellbeing indirectly by allowing beneficiaries to reinforce and reaffirm relationships that are important to them. I find limited evidence with respect to LEAP being responsible for crowding out social support, or that LEAP leads to stigma and thus exclusion from networks and community tensions. I find that while no new networks are formed as a result of cash, the transfers go a long way in maintaining existing networks and relationships. However, relationships also affect the operations of cash transfers by determining beneficiary status. As is apparent from the discussion, above, vertical relationships are a useful source of information, as well as helping to signal needs.

That said, it is unclear whether the overall effects on wellbeing are positive or negative. The findings show possible causal pathways of wellbeing impacts. This can help in the hypothesis formation and refining programme theory of change.

Box 5 Case Study: Boateng

Boateng lives alone. He is unable to tell us his age, but explains that he must have been about six years old when Sergeant Adjete returned from war. This reference is to the end of the Second World War, and so makes Boateng about 75 years old.

He occupies a rather small room in the family house. On our first visit, we find him quietly seated on a bench outside his room, listening to the radio. He has never been married and has no children. It is his sister, Betty, who gives us this information later on. Betty had told us this in low tones, as if to let us in on a dark secret. But her behaviour is not surprising. Men with no wives or children are typically perceived to be irresponsible in Ghanaian society. Much later our local guide Chochoo explains to me rather bluntly: *“A man with a wife with no child is excusable, you can say that maybe he is impotent. But a man with no wife and children, what excuse does he have?”*

Boateng cooks his meals himself, although he occasionally gets his meals from his sister Betty (who is also a LEAP beneficiary and part of this study). Boateng is clearly close to his sister Betty, given the references they make to each other during our conversations with them. However, Boateng explains that he is in a bitter feud with some extended family members: *“I am currently not in good terms with some of my second family members and it is because of land... For me I travelled most of my life; when I returned, my other relatives had sold our family land, and I wasn't given the share I was to inherit...”* In our discussions, Boateng seems to imply his lack of access to this share of land is a cause of his current predicament. Each of our discussions starts with a reference to this ongoing feud.

On our first meeting, after the usual introduction, we ask about his wellbeing. He tells us about an illness he has which needs to be treated with ‘sophisticated’ machines at the hospital, but that he is unable to afford this. He explains that he requires GH¢ 400 to seek medical attention but has to date not been able to raise it. He goes on to add: *“He [the government] has given us a card which allows you to go to the hospital at Dodowa to be checked for free, the kind of sickness I have cannot be freely treated at the hospital because the card does not support all sickness.”* Boateng clearly demonstrates his understanding of some of the programme’s operations. He is aware that as a LEAP beneficiary he is entitled to free NHIS registration.

Like most of our elderly respondents, he is nostalgic when he reflects on his life: *“Previously, my wellbeing was better because those times I had energy to work, but now I have no energy to work. For the past five years I have not worked. So its people who help me live on daily basis.”* Previously, Boateng worked as a mason in Akyease in the Akim Oda district, but later diverted into farming when business became slow. Much later in our discussions he continues to lament that *“life is very difficult despite the support from the government.”*

Boateng’s main source of income is the LEAP transfer. Boateng’s bi-monthly transfer entitlement is 48 cedis. Unlike other respondents in this study, who supplement their income somehow with rental income, remittances from children etc., he explains that he relies on mostly on handouts and the good will of others. *“Often people give me money. Some of my relatives, my neighbours and even strangers, when they see my situation they are touched to give me money.”* However, Boateng also received support from his sister Betty and her daughter, as well as his brother, who is a pastor. He tells us that he survives by careful planning of his meagre resources. *“I survive by making an economics plan... if you don't plan, you can't survive. When I receive the money I use some to prepare stew or soup and I buy key staples in bulk, so that it lasts longer. I depend on this till I am reimbursed... If I had some capital, I would add it and buy things to sell, but the money is not enough so I use it in buying foodstuff.”* However, Boateng was adamant that his LEAP transfers do not affect the support he receives from his

significant others. He added: *"They know that I sometimes go for food on credit. They continue to support me because they know that the money I receive from LEAP is very small."*

Boateng tells us that he was selected on to the programme because of his old age and explains how this occurred: *"When I returned back to this community, the assembly man told me of it. He said I was qualified because of my age and that there are even younger people than me on the program. My photograph was taken and I went to Tema Municipal Assembly for prayers and I started receiving the transfer.* We asked about his previous relationship with the assembly man, and unlike most other respondents, Boateng had no prior relationship with the assembly man: *"No, I did not know him. We had no prior relationship. When I returned to this community then I got to know him. He is free with me, but rather I don't have anything to give him for such a help, and I am uncomfortable about that.* However, Boateng is of the view that it is the assembly man who mediates his relationship with the government: *You can only follow the government, you cannot go to him and tell him what you want. You can, but through the assembly man.*

In our final visit, we ask Boateng about his perception of the government. We facilitate this discussion by asking him to draw whatever image that comes to mind when he thinks of the state: Boateng's illustration is one of a man with open arms. He explains his drawings: *"I have drawn someone with open ones. The arms are like wings. To me the state is a protector, but some corrupt people try to get under his wings."* To Boateng, the state has a responsibility and duty towards him, and this duty is exercised through the "small, small money" he gets from the state. His own responsibility is expressed in terms of the votes and the fact that he had once paid land poll when he was working. For now, however, Boateng tells us that he cannot do anything to help the state because he is old. However, Boateng is clear on one thing, that now, his LEAP beneficiary status makes him known to the state: *"there is nothing I can do for the state as an old man and that makes me sad on the one hand. But my name is with the people who come to give us the money. My ID card is with them, so I am sure the government knows who I am, and this makes me feel happy because he knows me and support me so am able to pay my debts."*

Boateng goes on to explain how the LEAP transfers increase the trust he has in the government's ability to provide welfare. He explains: *"Yes, I do trust the government because I get sometime small from him. Just like the old times. Now I can go to the hospital to be seen even if I can't afford the medication, I will know what is wrong with me. I feel that I am in Nkrumah's Ghana."*

Box 6 Case Study: Betty

Betty lives opposite Boateng. They are siblings. In front of Betty's house is a table where she sells charcoal and the brooms she makes. Betty is 70 years old. She lives with her three grandchildren aged between 9 and 15, and her daughter-in-law Kabukor. Betty has been living in Community B all her life, although her extended family mostly live in Abotease. She very rarely visits. Betty describes her wellbeing as *"fine."* She explains that food is not a problem, as she is mostly able to rely on farm produce. She tell us that her children help her when there is a shortfall. Betty has a fairly strong material asset base. She owns four goats and five ducks. On one of our visits she explained that she has been forced to sell one of her goats for 100 cedis. One of her neighbours had threatened to poison her goats as they were destroying her garden. Betty also owns the piece of land she farms on. This is her share of her father's inheritance. The house she lives in is a family house, but she has plans to build a place of her own in the near future.

Betty's main source of income is her farm and the money her children send her. One of her daughters lives in Teshie, and another nearby in Community B. We find one of her daughters on several occasions helping Betty with household chores. Betty is one of the very few respondents who boasts of savings. She has an account with a rural bank in Oyibi, where she deposits money mainly from the sale of crops following harvest. In the last farming season, Betty harvested eight bags of cassava, selling each at 40 cedis. Her children regularly give her at least 20 cedis a month each. Betty complements this with sales of brooms and charcoal. She sells two bags of charcoal a week, and makes a return of 3 cedis on each bag. Each broom is sold at 1 cedi. With her LEAP transfers she is occasionally able to diversify by adding *gari and other items* to her table top business. Betty's business is survivalist in nature. She started it using part of her transfers. She stops and starts as and when she has enough capital. Betty laments about the precarious nature of relying on farming for income: *"This year it was bad, because the rains were not consistent. My farm produce did not grow well, especially my maize and cassava."* However Betty is able to call on her children for assistance, and is also able to draw on her savings at the bank.

Like most other respondents, part of her expenditure is on her grandchildren's education. Betty's son tragically died a year ago and his children now remain with Emelia, although her older children also provide support.

Betty, probably because of her relatively stable income, is one of the few respondents who is a member of a contribution based self-help group. The group, *"Moko sane le, moko sane ni"* (your problem is my problem), meets once a month and each member contributes 2 cedis. When a member is faced with a shock, the group pulls together to provide the necessary support using their contributions. On our second visit, we found Betty dressed up, as she had just returned from a group meeting. One member of the group had died. She told us that she had paid 5 cedis. We ask her why it is important that she makes such a contribution and she replied: *"They will do same for me when it is my turn."*

Betty's church Revival is also a significant source of support for her. She explained that when her son died, they came to her aid; her relationship with the group is a world apart from what Nartey and Christina describe. She goes on to explain, however, that the church was started by her son, and perhaps Betty is simply enjoying the benefits and respect often afforded to the family of the leader of a church.

Relations with her extended family are similarly good. She identified her aunty in Nungua and her uncle, who is a pastor, as people she regularly draws on for support: *"One of my father's sisters lives in Nungua, anytime I go there she helps me. There is one of my father's brothers in Teshie, he is a pastor, who also comes to my aid."* She explains that her uncle in Teshie incurred most of the expenses when her son died.

We probe Betty further for explanation about the importance and significance of each of these people she draws using a scoring exercise. The following is an excerpt from this exercise, facilitated by Bortey, our research assistant:

Bortey: *Mum, we would like to play a little. You see these papers, they are in grouped in three different sizes. The size of the circle represents how important a person or an organization is to you. For each of the organization you mention, I want you to tell us whether it belongs to the larger circle (very important), the middle circle (medium importance), or the last circle (little importance).*

Betty: *[She laughs] I will put the group in the big one, because of the contributions they make to me when I am in need. They even loan money to us but I don't go for it. I will put the church in the smaller circle, even though they help, it's not regularly and their assistance is small. I will put my brother who assists me in the bigger circle for their help. My children will also be in the bigger circle, they have been helpful to me with their remittances, one of them even lives nearby.*

Like most respondents in Community B, there was no prior information dissemination process, and as usual one's probability of hearing about the programme depended very much on links with the assembly man: *"To be honest, our assembly man came to inform me. He told me the government wanted to help us, so they took our details and our photographs. We were told the government wanted to help those of us who are not working. We were later sent to Tema, and the assembly man told us we will be asked a few questions, but surprisingly we only had a prayer session... I knew the assembly man before then. We are all from Teshie."*

Betty invest her transfers into the sale of charcoal: *"It helps my grandchildren's school expense; when there is excess, I use it to buy gari and sugar for sale in my stall."* She explains that she is still on good terms with community members. However she is aware that some community members are resentful, albeit behind closed doors: *"We are still in good terms. They have been complaining that they should have also been placed on the programme even though they don't approach us directly. They claim they were not even informed. Some people say in a rather derogatory way that we are the people the government feeds and gives money for work, but these people forget that even before the transfers we were taking care of ourselves."*

8 Discussion and conclusion

8.1 Introduction

In this thesis, I explored how poor residents of two urban districts in Ghana's capital city negotiate wellbeing, through in-depth case studies of the experiences of 18 individuals and those connected with them. In particular, I looked at how wellbeing is influenced by support relationships. The individuals whose stories and experiences lie at the heart of this study are also beneficiaries of a government cash transfer programme - the Livelihood Empowerment Against Poverty programme - and I have examined how the cash transfer affects their wellbeing using a qualitative longitudinal approach.

The empirical evidence found in this thesis builds on existing research on social relationships and social networks in the African context, by extending the analysis to an urban context for which information is more limited. In addition, I go beyond current literature by trying to unpack institutions and networks using a qualitative social network approach. This has helped to uncover a wide constellation of relationships and to draw out the varying motivations and rationalities that are embedded within them. Relationships are important to wellbeing in that they allow individuals to access material resources, fostering a sense of belonging and togetherness, and influencing how people make evaluative judgements about others. That said, there are varying rationalities in different relationships – some are highly instrumental, and require exchanges to give them visibility in order for one to remain anchored. I have found that the norms embedded in relationships are constantly being influenced and re-negotiated by economic hardships, which limits levels and adequacy of support. Relationships can also be hierarchical (with receivers being or thinking of themselves as being in a subordinate position), and the differences in power that ensue can negatively affect wellbeing, reflected in feelings of dependence, shame and marginalization. Yet relationships persist and continue to form part of an individual's resource profile, particularly those which are based on deeply binding moral norms. My findings challenge the assumptions of vibrant social relationships, and I warn against policies based on romanticized assumptions of social support.

The second objective of this thesis builds on the first. Having identified the complex relationships that people exist in and engage with and how this influences wellbeing, I look at how a cash transfer intervention which similarly represents a form of relationship (abstract in this case) affects wellbeing by influencing material, emotional and cognitive needs. I also look at how the wellbeing outcomes resulting from the transfers are mediated through relationships. This second objective is an area which has been traditionally dubbed "*unintended*" and "*difficult to measure*" (Roelen & Camfield, 2015:165) because it is not easily observable. Harrison (2014:39) (cited in

Roelen & Camfield, 2015) argues that the tendency for researchers to limit themselves to “evaluations of observables” is tantamount to “looking for keys where the light is better.” This problem is tackled by adopting a longitudinal research approach collecting in-depth and cumulative data, allowing me to see transfers in the context of household, rather than in abstracted ways.

My analysis is framed within the wellbeing literature, which I have argued is more holistic and builds on multidimensional poverty, Sen’s capability approach, livelihoods and resource profiles approaches to transcend the emphasis on materiality as an outcome of social protection policy, emphasising the importance of emotions and cognition, as dimensions of wellbeing. I have also highlighted the importance of relationality to wellbeing. This has led me to a definition of wellbeing as the material, emotional and cognitive outcomes of social interactions at dyadic, defined (membership) group and abstract levels.

In this thesis, I have used wellbeing as a “sensitising lens” (Huovinen, 2013) to look at aspects of wellbeing which are typically not looked at. My findings give credit to assertions that the effects of cash transfers and development interventions in general are complex and interrelated and do not follow a simple linear cause and effect pattern. At the same time, they highlight what interventions can realistically be expected to achieve, and the conditions under which any such achievements are to be expected pointing to the need for policy makers to adjust expectations.

This chapter summarises and discusses the key findings that emerged in this thesis. In particular, I pull together the different threads of analysis and arguments from my empirical chapters to provide a response to the objectives and research questions raised in earlier in this thesis. In this section, I also look at how the findings of this thesis link to broader debates about social protection. Section 9.3 reflects on the limitations of this research and proposes some areas for further research. Section 9.4 summarises the contributions of the research.

8.2 Response to research objectives

8.2.1 How social support relationships contribute to wellbeing (objective 1)

The majority of respondents in this study described their wellbeing to be ‘poor’ and generally deteriorating over time. Their perception of wellbeing was often described firstly in material terms and characterised as having limited assets, poor nutrition, poor health and limited ability to meet education for their families. The way families featured in people’s perceptions and discussions about wellbeing confirms assertions that wellbeing is a collective and intersubjective experience (e.g. White, 2010).

In this highly commodified urban context, labour participation is particularly central to the creation of wellbeing, and many respondents were of the view that their vulnerabilities were perpetuated by their inability, and that of others in their households, to participate in the labour market. The lack of material resources often led to feelings of isolation, loneliness, and shame as individuals are prohibited from fully participating in social life, which confirms the interdependence in the dimensions of wellbeing. For many respondents however, in the absence of economic sufficiency, wellbeing is secured by *negotiating* key support relationships. The term negotiating is used deliberately here to reflect the fact that my evidence shows that social relationships, no matter how non obligatory embedded norms are, are not simply things that people have. Acquiring or harnessing social relationships more often than not, required financial resources (Gough et al, 2007). Money as we have seen above permeates every aspect of social life and familial bonds are maintained through what can as well be known as 'money relations'. We have seen here the expectation of financial support in cementing relationships holds for very poor members of society who despite of their economic situation need money to make claims on the one hand and on the other, to honour claims that is expected of them.

I also find that within relationships although exchanges serve a strong instrumental purpose, they also give meaning, show and demonstrate love and affection. They also represent the means by which individuals stay anchored in relationships, in other words express a sense of belonging. So that even when amounts given were seen as insignificant relative to costs of living and need, and merely serving survival purposes rather than helping one to get ahead, they had deep significance to wellbeing by helping to open options for further support as well as having intrinsic value in terms of solidarity, affection and anchoring.

I now move on to types of relationships that respondent felt were most significant to wellbeing. The most relevant relationships to wellbeing are kinship groups, friendships and a number of associational groups. Each respondent draws on a different combination of relationships at different times and for different contingencies, yielding unique network constellations. The disaggregated network approach that I have taken helps to highlight that networks do not all behave in the same way; it also helps to avoid making sweeping generalisations and assumptions about them. It also emphasizes the fact that while relationships may defy generalizations, this does not make them unimportant.

Within kinship groups, closed family members, notably children, are important sources of support, based on moral duty and norms of generalized reciprocity. In most cases children are the only source of dependable support for elderly individuals. Support from other relatives, in contrast, is based on norms of balanced reciprocity, although the underlying obligation is non-binding. The support from kinship groups is both intrinsic, from which individuals derive a sense of 'anchoring', and it is also instrumental. Non-kinship relations are also important in this migrant context, although support is

often balanced, or needing to establish equality in exchange immediately, and is confined to specific contingencies such as illness, death, and debt. Particularly, I find associational groups to be exclusionary because of their contribution-based nature, which makes them irrelevant for the poor at the very margins of society who have low and variable incomes, and often need to prioritize familial relationships.

A consistent theme which emerges from the empirical chapters is that generalised economic hardship has led to a 'revision' of norms, with relationships becoming more instrumental in nature, and obligations less binding. A recurrent theme that was raised by the respondents was that their 'significant others' were becoming more calculating in the way they dispensed help. Similarly to Lourenco-Lindell (2002), I find that kinship ties, characterised by affective bonds and deeply institutionalised norms, persist and remain resilient because of their higher tolerance for unequal exchanges unlike non kinship bonds. In contrast, where norms are not binding, relationships tend to terminate or provide insufficient support in times of a crisis. This highlights the fact that an individual's wellbeing and resilience in general are dependent on the combination of ties that they have. Individuals with more instrumental ties run the risk of being left to fend for themselves.

My findings show that caring was highly gendered: while men (typically sons) provide financial support, women's support took the form of in-kind care which, as we have seen in the narratives of Mariam and Adiata above, involves large investments of time. However, care support is often underestimated compared to financial resources. The evidence points to the fact that the significant amount of time involved in providing care support affects women's participation in the labour market, which perpetuates their vulnerability and ability to remain anchored in their own networks.

Lourenco-Lindell (2002:244) has criticized rhetoric about the value of social relationships for *"little more than passing the whole burden of social reproduction onto the poor and releasing the state from any responsibilities towards them."* This thesis corroborates this position by also challenging the assumption of the existence support systems. As we have seen above many poor households do not have the necessary coping mechanisms to adequately protect them against hardship. For the most part, the relationships that individuals draw on are circumstantial (to borrow Gough's terminology) unreliable, inadequate and sometimes hierarchical.

The findings point to two distinct problems with the existing discourse on social relationships. First, they highlight exclusion and marginalization. They show that even horizontal relationships can result in differences in power for individuals who are unable to contribute or reciprocate. Forcing people into subordinate relationships deeply affects how they feel about themselves. This points to the fact that social support can be both a source of relief and disempowerment. Second, the findings also illustrate the structural limitations of what social networks can really achieve. Economic hardships make collaborative efforts harder. For the most vulnerable, such as the elderly, some social

relationships do not adequately meet their needs. Therein lies the value and complementarity between the formal and informal, in that cash transfers can help to enhance people's ability to give and sustain relationships that they are engaged in. However as Toit and Neves (2009) argue, complementarity depends on the capability of programmes to redistribute resources rather than create further hardships or ill-being. I similarly argue below that complementarity is possible where the conditions, reflected in programme design and implementation, are right.

Clearly, relationships have some positive wellbeing impacts. However, the above leads me to conclude that that social relationships alone are not enough, particularly in a context where they are being negotiated and reshaped by general economic hardships. This calls for the need for robust formal welfare provision.

8.2.2 Cash transfers, relationships and wellbeing outcomes (Objective 2)

My findings demonstrated that LEAP forms part of the repertoire of mechanisms that respondents use to facilitate wellbeing. They reveal that the transfers can bring about changes wellbeing by influencing material, emotional and cognitive needs. There is ample evidence of the programme enabling beneficiaries to eat better, access health care, and meet education needs. However in most cases, the impacts are short-lived, given the value and unpredictability of the transfers. For the most part, therefore, cash transfers for this study population can be seen as fulfilling a minimal safety net function and beneficiaries do not experience any significant transformational changes. In general, I found that the transformational impacts of the cash transfer are only possible for those beneficiaries who have surplus income and do not have to prioritize food needs, so that transfers are invested in livelihood activities.

I also found evidence of cash facilitating wellbeing by mediating relationships within respondent's households, for example by removing financial strain and enabling beneficiaries to make a contribution to household income, however small and occasional. In a context where the monetary value is almost seen as insignificant, it is what the ability to contribute signifies that matters more. The most mentioned use of the transfers was expenditure on education, and accordingly we find intergenerational relationships within households, with cash helping to preserve the strong bonds that culturally exist between grandparent and grandchildren. We find no changes in relationships outside the households, beyond occasional name calling on payment days. For the most part, community members are not even aware who among them is a LEAP beneficiary. At the same time, I found some changes in vertical relationships with the state. Just as exchanges give visibility in relationships, the transfers have resuscitated relationships between the state and citizens. Many reported feeling closer, or seeing the state to be more within their reach.

I found that the relationships, and norms of reciprocity embedded within them, persist with the incursion of LEAP transfers. The persistence of children's remittances, for example, is a case in point. As demonstrated in chapter 6, support from children is based on deep-seated institutionalized norms, and the support is given no matter what.

The effect of the LEAP cash on norms of reciprocity is broadly positive, with transfers playing a complementary role and helping positively shape and facilitate adherence to the norms by allowing people to undertake a number of anchoring practices such as to pay a family levy. However, across the sample, the extent to which this was possible depended on respondents first meeting their material needs. How connected people felt was undermined by irregularity, unreliability and value of the transfer which meant that they could not meet their obligations. There is ample evidence in rural areas that shows how cash transfers interact with social relationships to facilitate wellbeing. For example, a study by FAO (2013), focusing on two rural districts in Ghana, found that cash transfers increase participation in reciprocal-based arrangements such as faith-based and traditional events, and in community-based savings groups or informal financial contribution networks. That said, in this study, I found that the ability to join or form contribution-based groups was particularly out of reach for the respondents who were mostly poor and had to prioritise their basic needs. The research showed that improving the institutional effects of cash transfer may require looking closely at elements of design such as payment value, targeting, programme linkages and so on.

8.2.3 From findings to broader social protection debates

Beyond understanding the operations of social reciprocity and the interaction between cash transfers and social relationships, the evidence from this study links to broader and ongoing debates about social protection policy. Below I highlight how my findings link to four of them: debates over the relationship between cash transfers and unpaid care work, emotional needs, graduation and citizenship.

Cash transfers and unpaid care work

I observed many instances of daughters, sisters and wives providing unpaid care and support to respondents, although these were not always explicitly mentioned in the network data. For example, we saw in Adiata's story (presented in Chapter 6) how her niece had left her job to provide full-time support to her mother who is also a LEAP beneficiary (though not in this sample) for some months. This support was extended in many ways to Adiata. In the opening case study presented in Chapter 1, Mariam's daughter Ameriya had also not worked in recent months as she was supporting Mariam, whose leg ailment made her increasingly immobile. In both cases, this support did not feature significantly in their network maps, even though it was obvious from our interactions and

observations that it was significant and important to the respondent's wellbeing. These observations suggest the important function of unpaid care work in kinship networks, although this is mostly 'invisible'. The invisibility of care work at micro level, also reflected at macro level, with policy showing limited concerns about unpaid labour. Chopra (2014), for example, finds that only 23% of social protection policies documents reviewed (over the last 20 years) made explicit reference to unpaid care work concerns. She further adds that making unpaid care work more explicit requires a recognition of women's social care contributions, a reduction of the drudgery associated with performing care and a redistribution of responsibilities for care (e.g. towards the state, community, men). In the case of the LEAP programme, an individual benefit is provided to the targeted beneficiary. Viewed in the context of the two examples given above, the LEAP transfers can be seen as narrow instruments to aid respondents economically, that do not recognize the additional resources needed to provide adequate care or income forgone by those providing support, particularly to those who are incapacitated. Similarly, it fails to recognize the opportunity cost of time diverted from cash earning activities.

I would argue that recognizing unpaid care in a programme context has an implication for the value setting of transfers. Existing evidence shows that value setting is a function of programme objectives (e.g. poverty reduction, orphan retention) and practical implementation (how households are targeted, case management practices in place etc.). Reflecting poverty considerations is often done by looking at incomes and consumption needs of households (using simple equivalence scales) as well as household size. I would also argue that it is important to reflect need in a much broader sense, which recognizes additional resources, not easily monetized, but that are needed to help care for beneficiaries (elderly or not) who have higher care needs. Currently as discussed above, the LEAP only recognizes need with respect to differences in eligible beneficiaries, which is mostly only relevant for those households looking after orphans. That said, I would also argue that the evidence we have points to the possibility of influencing unpaid care work by helping to redistribute or ease care responsibility. For example, Sanatu mentions how LEAP enables her to reduce the anxiety and burden of what to cook for her family. In other programmes, there is evidence that cash enables women to ease burden by allowing them to hire labour to undertake basic household chores like washing clothing (Brook et al., 2012))

A first step to consistently recognizing unpaid care work in the programme is incorporating care work in the policy agenda. Chopra (2014) argues that two main factors can help get unpaid care concerns into social protection policy documents. On the one hand institutional and ideological history, and the existence of champions of unpaid care work who recognize and adhere to gender critiques of social cash transfer programme and who have the power and clout to advocate unpaid care concerns to be addressed. In the Ghanaian context, the integration of the Gender Ministry and the newly created Social Protection Ministry is a useful entry point. Related to advocacy and championing is

the need for robust evidence. While there is ample rich ethnographic data on the gender impact of social protection programmes, it is important to look at these impacts more explicitly through an unpaid care lens rather than just emphasizing changes in intra-household dynamics between men and women, as is the case with many studies.

Emotional effects of cash transfers

In this study I found that, beyond material benefits, the LEAP transfers have an impact on respondent's emotional needs. The findings in this study show that cash transfers can lead to positive and negative emotional effects. We find that cash transfers as income top-up help to facilitate a sense of pride and happiness as beneficiaries are able to fulfil their normative duty. More significantly, transfers remove some of the stress and anxiety over what to cook, paying fees, repayment of debts and so on. They avoid the embarrassment of children being sent back home for non-payment of fees. They also foster a sense of independence and dignity for a group of people who otherwise have no income of their own. A sense of dignity is established as beneficiaries now have discretion over what to use their transfers for. Beyond beneficiaries, assembly men also express a sense of increased respectability from their new found status as programme implementers.

At the same time, there are negative wellbeing effects, mostly associated with the targeting process. I noted how a beneficiary's status led to some stigma and name calling as individuals who receive 'government money'. In other 'mature' social assistance programmes such as in South Africa, the stigma associated with welfare receipt has often led to low programme uptake (Plagerson et al., 2011). As such, Kiely and Butterworth (2013) have argued that findings such as those are germane to the design and implementation of effective social security and welfare systems. More importantly, it is encouraging to find that monthly cash transfers as small in value as this can reduce psychological distress, and this is a particularly interesting and important point given weaknesses in mental health infrastructure and services.

Cash transfers and graduation

Cash transfers have been portrayed not just as instruments offering support, but also facilitating graduation out of poverty (Daidone et al., 2015). Within the literature as discussed in chapter 2, there are two perspectives on graduation. First, graduation can represent exiting from the programme when a beneficiary experiences changes in their situation (e.g. changes in age, changes in household context) such that they no longer qualify under the eligibility criteria.¹⁸⁹ On the other hand, there is a perception of graduation where it represents positive transformative change in livelihoods in the sense that beneficiaries become more resilient to shocks and stresses, or that the beneficiary exceeds some programme-defined threshold or some specific indicators.¹⁹⁰ (Samson et al., 2015;

¹⁸⁹ Devereux and Sabates-Wheeler (2015) term this "exogenous graduation".

¹⁹⁰ Devereux and Sabates-Wheeler (2015) term this "endogenous graduation".

Devereux & Sabates-Wheeler, 2015). The LEAP Manual of Operation states that graduation of the programme will occur following a re-assessment process every three years, although it acknowledges that graduation may not be possible for some beneficiaries on the programmes.¹⁹¹

In the context of this study, transformative impacts have been limited because of the large number of incapacitated respondents, who have no additional assets to complement LEAP transfers for productive use. The majority of respondents, as seen in chapter 5, are asset poor. Secondly the value of the transfers and the reliability of transfers limits the possibility of graduation. The frequency and reliability of transfers affect productive use of transfers in that they affect how households plan, and their attitudes to risk. The value of the transfers, as indicated by many beneficiaries, do not leave a surplus for productive use.

Policy debates on graduation often relate to concerns about dependency, returns of social protection to growth, and effectiveness of public expenditure (Daidone et al., 2015). The findings from this thesis add another dimension to why the debate of graduation is important. The findings show that cash transfers alone, as a single instrument cannot help to establish wellbeing. For the majority of LEAP beneficiaries in this study, transfers merely helps to ‘manage’ poverty. This finding is in line with Daidone et al. (2015:100), who argue that *“graduation is not a credible promise for the segment of population with labour incapacity.”* In this respect the core function of transfers is to act as a safety net which helps to manage poverty and ensure minimum standards of living. The extent to which transfers can be transformative depends on beneficiaries having a complementary “base” (assets, savings and credit, training) (Devereux & Sabates-Wheeler, 2015) with which beneficiaries can complement with their transfers to increase their earnings. However, such characteristics would typically disqualify such individuals from receiving transfers in the first place.

The above challenges excursive aspirations for cash transfers being seen as a *“magic bullet”* (Adato, 2007) and begs the question of whether it is useful to talk about graduation in the context of a social assistance programme such as LEAP. At the same time, to not talk about graduation leads to perception that CTs are a handout, and that beneficiaries perpetually remain dependent on them, which is a view which is not so politically tractable. My perception is that social assistance should be about protecting people against risks i.e. synonymous to the notion of safety nets. The argument that cash transfer facilitates graduation speaks to the fact that social protection has a broader developmental role, requiring a move away from the ‘monotasking’ of social policy (Adesina, 2011:4). At the same time, it means that social protection instruments should be designed and implemented to reflect transformative objectives while still delivering on their core function of providing assistance.

¹⁹¹ Upon reassessments, beneficiaries who are deemed to be no longer eligible (i.e. fulfil less than 40% of the qualification criteria) for the programme are given a small start-up grant as a bonus for graduation and are linked to other social protection programmes.

This means creating necessary linkages. In a similar vein, Devereux and Sabates-Wheeler (2015:10) argue that the graduation debate risks moving interventions

“away from welfarist social assistance for vulnerable groups [and] towards livelihood promotion for economically active groups... [in this way], the danger is that social protection policies will be distracted from their primary objective of guaranteeing income security for all against risks and shocks, and will be harnessed instead to the national poverty reduction agenda, which is driven by targets that require large numbers of people to graduate out of poverty and exit these programmes.”

In the case of Ghana, although LEAP beneficiaries are in theory supposed to be linked to a number of complementary services, the programme has been undermined by a lack of administrative capacity to implement more ambitious services including effective targeting. In some countries, however, it is believed that political enthusiasm for graduation is diverting social protection programming and budgets towards groups perceived as having “*graduation potential*” (Devereux & Sabates-Wheeler, 2015:7). Some researchers (ibid.:11), however, have argued for a “twin-track” approach, with a social safety net being put in place for poor and vulnerable people who cannot work, and graduation programmes being designed only for a subset of poor people - as is the case in the Ethiopia PSNP and Rwanda Ubedehe programmes.

Cash transfers and citizenship

This study provides empirical evidence of how cash transfers can foster citizenship. I identify two possible pathways. First, the transfers give the state greater visibility and an opportunity for it to reinstate its legitimacy and fulfil its responsibility. Second, this study shows that cash transfers affect citizenship via traditional norms, a positive impact on sociability and enabling beneficiaries to have some sense of agency and to feel inclusive members of society. These are discussed further below.

First, my findings revealed that beneficiaries perceived the state to be playing a gap-filling role where support from their families falls short. I demonstrated through the participatory exercises how beneficiaries view the state in familial terms seen as providing oversight and protection. But also the relationship between the state and beneficiaries was seen as a form of contract, with each side having a responsibility. At the same time, overall, beneficiaries viewed their current predicament as evidence of the state reneging on this responsibility. Discussions showed evidence of citizens’ disillusionment with the state, demonstrated in their concerns about corruption, its unresponsiveness to their needs, and poor quality of social services. It appears that this process of questioning the responsibilities of the state created some distance between citizens and the state.

LEAP has created an avenue to re-establish a connection. It represents the 'face' of the government giving the government visibility like familial relationships. Financial exchanges, in this case LEAP, are what signal the existence of a relationship between the state and its citizens.

Second, with traditional norms being re-negotiated through generalized economic hardships, LEAP is also making a modest contribution to enabling beneficiaries to hold on to a sense of dignity, participate in social life and act as active members of society. In this way the evidence shows that cash transfers can influence identity of citizens and increase a sense of agency (also see Toit & Neves, 2009). This finding has implications for development discourse in that it shifts the views of programme recipients as poor and passive beneficiaries to "*claimant-citizens*" (Plagerson et al., 2012:12) aware of their rights and entitlements.

In chapter 7, I discussed how the cash transfers started a discussion among beneficiaries about where the cash comes from and the use of taxpayers' money in general at the community level, and how this reignited a debate about political participation. As demonstrated above, the experience of receiving cash transfers led to greater attention being paid to political decisions and processes, with beneficiaries deliberating over whether or not to exercise their vote in the coming elections. This evidence points to the role of cash transfer programmes in fostering citizen participation.

Bukenya et al. (2012), however, argue that cash transfers can also promote citizenship through a social accountability pathway in which citizens have the ability to question aspects of the transfers provided to them. In a developing country context, the mechanism which makes politicians answerable to their populace is often out of reach. Assuming that a grievance and feedback channel exists for a programme, this can help move beneficiaries from their place as marginalised and passive individuals to a position where they have a voice. In the case of LEAP, citizenship through this channel is effectively blocked as the programme does not have yet have an effective grievance and feedback system in place.¹⁹²

8.2.4 Methodological contribution

I argue that this thesis makes significant methodological contributions to cash transfer research, which has previously mostly been highly positivist in nature. Despite the potential of qualitative research in uncovering complex realities and experiences of beneficiaries, existing cash transfer research interprets and presents qualitative evidence as mere anecdotes, while focusing on relatively easy to measure material impacts. In this thesis, the depth and detail of in the empirical evidence presented in chapters 5, 6 and 7 highlights the benefits of qualitative research in cash transfer research. To the best of my knowledge, the methodology used in this thesis is also

¹⁹² At the same time, Osofian (2011) argues that ineffective (or the lack of effective) accountability systems risk negative perceptions of the state, thereby undermining any increase in legitimacy of the state that has been gained.

pioneering in its use of the longitudinal approach. The repeat visits allowed for a fuller understanding of the influence of LEAP on recipients from their own perspective. They have also allowed for an in-depth, and more sustained understanding of relationships through detailed and systematic documentation. This level of depth was made possible by research assistants, who by becoming “surrogate sons” helped to build rapport and trust, thereby building a richer picture of support relationships. This latter point speaks to the importance of positionality in qualitative research.

A second methodological contribution relates to my use of qualitative social network approach to understand the nature and dynamics of supportive relationships. This approach, I argue, responds to calls (e.g. see Macauslan & Riemenschneider, 2011) for expanding and experimenting with tools across disciplines in a bid to uncover more holistic effects of cash transfers. The network data collected was interpreted using the network visualization approach common in migration studies. This helped to analyse network data by aiding in the classification of data without imposing outside categories to the support relationships that people have. That said, it is important to acknowledge my own disappointment, as shown in chapter 7, at not being able to find a more consistent and coherent typology of support networks. However, this is interesting in itself, as it points to the uniqueness of support relationships and cautions against generalizations about them.

8.3 Limitations and areas for further research

First, the absence of non-beneficiaries in my sample makes it challenging to conclude whether the dynamics of social support relations, households’ perception of wellbeing, and key relationships observed within my sample, are different from non LEAP beneficiaries. In addition, the absence of a non-beneficiary group makes it difficult to fully unpack the dynamics within certain impact pathways. The views of a non-beneficiary group would have been useful in validating the assertions that relations in the community remain mostly unchanged, as well as getting a much deeper sense of the level of elite capture and how this may have changed the social fabric as found in other studies. As such, this group would have helped to ask further confirmatory questions rather than questions of attribution. Including a reliable and comparable non-beneficiary group in the context of this thesis would have meant identifying individuals who, although are considered very poor, were left out of the programme because of programme budgetary consideration, or for other practical factors like not being unavailable at the time of the PMT enumeration. Admittedly, this would have been a challenging task, as targeting happened several years ago, and there would have been increases in the research team’s reliance on local CLICs for example. Earlier I discussed the potential biases that can possibly emerge from a high level of visibility and association of CLIC members with the research team. However I argue that more additional study respondents would have compromised a holistic and detailed analysis.

Second, the selection of households in this study was limited to respondents who were present in the community and household during the day and who consented to talk. Although this made the fieldwork implementation easier, the convenient nature of this approach meant the research team potentially missed the valuable insights of a much younger, able bodied group of recipients that could have provided a varying perspective to the research. That said, as described above in chapter 5, I ensured that my sample reflected key programme beneficiary characteristics.

A third limitation relates to the small sample, which limits the generalizability of the study. In the above, I have already mentioned the trade-off between a large sample and the level of depth that can be achieved. A small sample size allowed for in-depth, detailed and repeat encounters with respondents and their relatives. This detail has proved useful in analysing the data, by providing the needed nuances, validation, and context. In particular, there are aspects of this study such as the study of network structure which cannot be abstracted from the contexts within which people's networks exist, and having more contextual data has provided the detail needed to interpret the network data. I also argue that the purpose of this study has not so much been about generalizations and measuring of impacts, but rather to be exploratory, and that its value lies in the unexpected findings which emerge. However, I argue that findings of this research are applicable to other beneficiary households in a similar situation and context. This means the concept of transferability is more applicable here.

Fourth, this study could have benefited from more documentation of the views and perceptions of other household members to validate the assertions of respondents. I acknowledge that the lack of complementary perspective from interviews children, spouses, relatives means that narratives are a partial picture of respondents wellbeing. Interviewing these significant others, would also have offered a nuanced and holistic perspective as beneficiaries live and use the transfers in a household context, and the experience of wellbeing is thus very much a shared experience. Similarly our understanding of social relationships and rationalities relies on the perspective of the ego. The views and perception of obligations and entitlements, on the part of both providers and recipients, would similarly provide more detail.

Fifth, one advantage of a QLR is the possibility being able to capture relationships over time. However, in this study longitudinal research has been used to gain greater depth, which still represents an advantage over the practice of using one snap short surveys. The comparison over time was challenged by the fact that 19 months is a relatively short period of time to detect change particularly on norms that underpin social relationships and in the structure of social networks. It must also be noted that over the during of the research recipients received less than four transfers, which means one must be cautious in attributing fundamental changes in network structure to LEAP.

This research raised several areas for further research. I propose two avenues structured around the two research objectives. First there is ample research on the nature of social relationships in a rural context in Africa. However, most of these studies look at networks in an aggregated way. A similar approach to that used in this study can usefully be applied to a rural context. Adopting a disaggregated approach, as we have seen in this thesis, provides a better picture of how social relationships operate, and the rationalities and motivations that are embedded in them. Of course social support network constellations are unique, and shaped by personal context and historical experiences. However an approach such as that adopted in this study gives a fuller understanding of how wellbeing is negotiated than is currently reported.

In looking at relationships, I start to touch on vertical relationships. In this study, I looked specifically at state-citizen relationships. There are ample reasons to believe that experience of citizenship would differ between rural and urban areas (for example because quality and availability of services differs significantly between the two). Towards the discourse of seeing cash transfers beneficiaries as active participants in constructing their own development, much more work could be done that explicitly looks at the state-citizen relationship within a rural context.

Second, although I draw on a wellbeing framework, and have reported on a broader framework, the entry point for our analysis was through the relational dimension. More work can be done to look more explicitly at the psychological and cognitive effects of cash transfer programmes. For example, we have seen in this study that payment can alleviate stress, increase the ability to fulfil obligations leading to feelings of dignity, reduce dependence and so on. At the same time, the unpredictability of payments can also increase anxiety. There is currently very scant literature on this in the social protection and social policy literature more broadly, especially in the developing country context. However this is an important area of research because of the limited resources and facilities available to avert the negative psychosocial effects that cash transfer programmes may bring about.

The evidence points to the fact that the significant amount of time involved in providing care affects women's participation in the labour market, which perpetuates their vulnerability and ability to remain anchored in their own networks. Given its centrality to respondent wellbeing, further research can be carried in measuring and assessing unpaid household work. The Rapid Care Analysis tool (Kidder et al., 2013) developed recently by OXFAM could be adapted. Linked to this, further work which assesses the gender impacts of cash transfer programmes could more explicitly apply an unpaid care lens.

8.4 Concluding remarks

In this thesis, by applying a wellbeing framework to the study of cash transfers, I have contributed to a fuller and more grounded understanding of the Ghana LEAP programme. Rather than looking at

the dimensions of people's lives in isolation, I have demonstrated that wellbeing is an interplay of material, emotional and cognitive aspects. In this thesis, I have shown that people are embedded in rich networks of relationships, which are central to their wellbeing. Within these relationships people remain anchored to each other through a number of exchanges and practices. While kinship relationships are an important and resilient source of support, in the urban context other forms of relationships such as friendships are also important. The central role of relationships in facilitating wellbeing does not, however, undermine materiality.

At the centre of this thesis are 18 LEAP beneficiaries who for the most part are experiencing some degree of alienation as a function of their age. Using a longitudinal "small n" qualitative research approach, I have been able to build a detailed narrative of the lived experiences of these beneficiaries. In doing so, I have borrowed tools from sociology and anthropology used to study relationships, to map the various constellations of networks that people draw on for their wellbeing. I have shown that social relationships matter for wellbeing. I have warned against making generalised and sweeping assumptions about the vibrancy of these relationships. I have shown how norms which underpin relationships are constantly being reshaped and challenged. The support provided through relationships are patchy, inadequate and unreliable.

My findings stress the important role of cash transfers. In this context, cash transfers perform an important safety net function, with limited transformative potential. Cash transfers interact with pre-existing institutions by enabling beneficiaries to adhere to and meet a set of moral obligations. They allow beneficiaries to reinforce, affirm and remain anchored in relationships. I have shown that while the transfers may appear small in value, they are significant to recipients to navigate through wider social relationships.

The evidence that this thesis has generated can usefully feed into the evaluative practice helping to improve the design and implementations of programmes. In particular the evidence points to the need to reflect the peculiarities of an urban context in cash programming rather than using a "one size fits all" implementation process. For example, the urban context presents more dynamism as people easily enter in and out of the labour market, in a way which is not linked to the predictability of farming livelihoods in the urban areas where you have seasonal peaks and troughs. This implies that household wellbeing easily changes and as such should be reflected in targeting processes. Similarly, when poverty is widespread as in this context, targeting via a census approach may be useful as it is difficult to distinguish between the different categories of the poor. That said, budgetary and logistical constraints can make this approach unfeasible. Nonetheless, targeting effectiveness can still be improved by adapting proxy means testing to an urban context. The LEAP programme currently uses the same PMT formula for rural and urban areas. Finally, attention needs to be drawn

to the fact that the urban context is also highly monetized¹⁹³ compared to the rural context, and as such transfer value must be similarly reflective of these differences.

My findings also point me to some more general areas for programmatic improvement, which could include :improving the payment frequency and reliability can also improve the impact of the LEAP cash transfers; focusing on the development of a grievance system can help increase accountability and help to improve the impact of the programme on citizenship; and mproving the functionality of district and community committees in the support and oversight function by ensuring that the involvement of the assembly men is curtailed, as well as providing the needed financial and logistical support so as to encourage more interest and uptake of voluntary support functions.

¹⁹³ For example, cost of transportation, cost for using showers, rental, electricity, water, and rubbish collection.

References

- Aboderin, I., 2004. Decline in material family support for older people in Urban Ghana, Africa: Understanding processes and causes of change. *Journals of Gerontology*, 59(3), pp.128–137.
- Aboderin, I., 2000. *Social change and the decline in family support for older people in Ghana : an investigation of the nature and causes of the shifts in support*. Thesis (PhD).Univeristy of Bristol.
- Adato, M. & Hoddinott, J., 2007. Conditional Cash Transfer Programs a “Magic Bullet” for Reducing Poverty ? *2020 Focus Brief, on the World's Poor and Hungry people* , October,, pp.1–4.
- Adato, M., Morales Barahona, O. & Roopnaraine, T., 2016. Programming for Citizenship: The Conditional Cash Transfer Programme in El Salvador. *The Journal of Development Studies*, 52(8), pp.1177–1191. Available at: <http://www.tandfonline.com/doi/full/10.1080/00220388.2015.1134780>.
- Adesina, J.O., 2011. *Beyond the social protection paradigm: social policy in Africa's development*, Canadian Journal of Development Studies, 32(4) pp454-470
- Adler, P.S. & Kwon, S., 2002. Prospects for a New Concept. *The Academy of Management Review*, 27(1), pp.17–40.
- Agneessens, F., Waege, H. & Lievens, J., 2006. Diversity in social support by role relations: A typology. *Social Networks*, 28(4), pp.427–441. Available at: <http://linkinghub.elsevier.com/retrieve/pii/S0378873305000663>.
- AIR, 2014. 12-Month Impact Report for the Evaluation of Zimbabwe's Harmonised Social Cash Transfer Programme, Washington DC
- Global Social Service Alliance., 2015. The state of the social service workforce 2015 report : a multi-country review, Washington, DC.
- Antonucci, T.C., 1986. Social networks-Hierarchical Mapping Techniques, *Generations*, 10(4), pp.10–12.
- Appadurai, A., 2004. The Capacity to Aspire: Culture and the Terms of Recognition.In: Rao, Vijayendra and Michael Walton (ed) *Culture and Public Action*. Stanford University Press. 2004.
- Apt, N., 1993. Care of the elderly in Ghana: An emerging issue. *Journal of Cross Cultural Gerontology*, 8, pp.301–312.
- Apt, N.A., 2001. *Rapid urbanization and living arrangements of older persons in Africa*, United Nations Population Bulletin
- Arhin, K., 1994. The economic implications of transformations in Akan funeral rights. *Journal of International African Institute*, 64(3), pp.307–322.
- Atkinson, S., 2013. Beyond Components of Wellbeing: The Effects of Relational and Situated Assemblage. *Topoi*, 32(2), pp.137–144.

- Attah, R. et al., 2016. Can Social Protection Affect Psychosocial Wellbeing and Why Does This Matter? Lessons from Cash Transfers in Sub-Saharan Africa. *The Journal of Development Studies*, 52(8), pp.1115–1131. Available at: <http://www.tandfonline.com/doi/full/10.1080/00220388.2015.1134777>.
- Attah, R., Farhat, M. & MacAuslan, I., 2012a. Kenya Hunger Safety Net Programme, Monitoring and Evaluation Component. Qualitative impact evaluation report: 2009/10 to 2010/11., Oxford Policy Management
- Attah, R., Farhat, M. & MacAuslan, I., 2012b. *Kenya Hunger Safety Net Programme, Monitoring and Evaluation Component. Qualitative impact evaluation report: 2009/10 to 2010/11*, Oxford Policy Management
- Awasu, C., 2012. Relational transactions: The social Dynamism of informal finance in Ghana. *African Journal of Social Science*, 2(1), pp.1–14.
- Ayoade, A., 1988. States without Citizens: an emerging African phenomenon. In D. Rothchild & N. Chazan, eds. *The Precarious Balance: State and Society in Africa*. Boulder and London: Westview Press, pp. 100–120.
- Azarya, V., 1988. Reordering state-society relations: incorporation and disengagement. In D. Rothchild & N. Chazan, eds. *The precarious Balance: State and Society in Africa*. Boulder and London: Westview Press, pp. 3–21.
- Babajanian, B. & Hagen-Zanker, J., 2012. Social protection and social exclusion: an analytical framework to assess the links. , (October), pp.1–12. Available at: <http://www.odi.org.uk/sites/odi.org.uk/files/odi-assets/publications-opinion-files/7864.pdf>.
- Baird, S., McIntosh, C. & Ozler, B., 2010. Cash or condition? Evidence from a randomized cash transfer program. *Policy research working paper series WPS*; 5259, (45), p.59 p. Available at: http://www-wds.worldbank.org/external/default/WDSPContentServer/WDSP/IB/2010/12/13/000158349_20101213164231/Rendered/PDF/WPS5259.pdf.
- Baland, J. & Guiringer, C., 2007. *Pretending to be poor: borrowing to escape forced solidarity in credit cooperatives in Cameroon*, University of Namur, Belgium
- Bank World, 2011. Control and Accountability in Conditional Cash Transfer Programs in Latin America and the Caribbean : Key Topics and Areas for Further Improvement. , pp.1–12.
- Barca, V. et al., 2015. Qualitative Research and Analyses of the Economic Impacts of Cash Transfer Programmes in Sub-Saharan Africa: Synthesis Report. *Protection to Production*. Available at: <http://ideas.repec.org/p/ipc/opager/184.html>.
- Barrientos, A., 2008. Social Protection and Poverty Reduction. United Nations Institute for Social Development, Social Policy and Development Programme Paper Number 42
- Barrientos, A. & Dejong, J., 2006. Reducing Child Poverty with Cash Transfers: A sure thing? *Development Policy Review* 24(5) p.537-552
- Barrientos, A. & Hulme, D., 2010. *Social Protection for the Poor and Poorest: Concepts, policies,*

- and politics, UK: Palgrave Macmillan. Available at:
<http://www.palgraveconnect.com/doi/10.1057/9780230290815>.
- Barrientos, A. & Hulme, D., 2008. *Social Protection in Developing Countries: Reflections on a Quiet Revolution*,
- Barrows, W., 1971. Rural-Urban Alliances and Reciprocity in Africa. *Canadian Journal of African Studies*, 5(3), pp.307–325. A rigorous review of programme impact and of the role of design and implementation features
- Bastagli, F. et al., 2016. Cash Transfers Literature Review: Overseas Development Institute ,
- Bastagli, F., 2008. Conditionality in Public Policy Targeted to the Poor: Promoting Resilience? *Social Policy and Society*, 8(1), p.127. Available at:
http://www.journals.cambridge.org/abstract_S1474746408004648.
- Bastagli, F., 2009. *From Social Safety Net to Social Policy? The Role of conditional cash transfers in welfare state development in Latin America*, IPC-IG Working paper, 60. T Brasilia, Brazil.
- Baumeister, R.F. and Leary, M.R., 1995. The Need to Belong: Desire for Interpersonal Attachments as a Fundamental Human Motivation. *Psychological Bulletin [online]*, 117(3), pp.497–529. Available at:
<http://eds.b.ebscohost.com.ezproxy.leedsbeckett.ac.uk/eds/pdfviewer/pdfviewer?vid=2&sid=88d4d217-49cc-4773-9a80-105802d60bfe%40sessionmgr115&hid=108>.
- Becker, H. & Useem, R., 1942. Sociological Analysis of the Dyad. *American Sociological Association*, 7(1), pp.13–26.
- de Belvis, A.G. et al., 2008. Social relationships and HRQL: a cross-sectional survey among older Italian adults. *BMC public health*, 8, p.348. Available at:
<http://www.pubmedcentral.nih.gov/articlerender.fcgi?artid=2569037&tool=pmcentrez&rendertype=abstract>.
- Von Benda-Beckmann, F. & Kirsch, R., 1999. Informal security systems in Southern Africa and approaches to strengthen them through policy measures. *Journal of Social Development in Africa*, 14(2), pp.21–38.
- Berrou, J. & Combarrous, F., 2008. Ties configuration in entrepreneurs ' personal network and economic performances in African Urban Informal Economy. *Review of Social Economy* , 70(1), pp.1–30.
- Bilecen, B., 2013. *Analyzing Informal Social Protection Across Borders: Synthesizing Social Network Analysis with Qualitative Interviews* Ba ak Bilecen, Bielefeld.
- Bourdieu, P., 1986. *Handbook of Theory and Research for the Sociology of Education* J. Richardson, ed., New York: Greenwood Press.
- Bourke, B., 2014. Positionality: Reflecting on the research process. *The Qualitative Report*, 19(33), pp.1–9.
- Brinkman, H. et al., 2010. Assessing the Impacts of the Global Economic and Financial Crisis on Vulnerable Households in Ghana : A sequel, World Food Programme

- Brook, S., Jones, E. & Merttens, F., 2012. Evaluation of the Uganda Social Assistance Grants For Empowerment (SAGE) Programme. Oxford .
- Broussalian, K., 2011. Overcoming Colonial Vestiges in Cote d'Ivoire and Ghana By Kasia Broussalian. *Journal of Political Inquiry*, 2, pp.1–40.
- Browne, E., 2013. Post-graduation from social protection. GSDRC Help Desk Research Report
- Bukuluki, P. & Watson, C., 2012. *Transforming Cash Transfers : Beneficiary and community perspectives on the Senior Citizen Grant (SCG) in Uganda*, Overseas Development Institute
- Burt, R., 1992. *Structural Holes*, Cambridge, MA: Harvard University Press.
- Busia, K.A., 1972. *The Challenge of Africa*, New York: Praeger,.
- Gbedemah, C./ Jones, N./ Pereznieta, P. (2010). Gendered risks, poverty and vulnerability in Ghana: is the LEAP cash transfer programme making a difference?.
- Calder, R. & Tanhchareun, T., 2014. *Informal social protection : Social relations and cash transfers*, Department of Foreign Affairs and Trade,Australia.
- Camacho, L.A., 2014. *The Effects of Conditional Cash Transfers on Social Engagement and Trust in Institutions Evidence from Peru's Juntos Programme*: German Development Institute, (24/2014)
- Camfield, L., Choudhury, K. & Devine, J., 2009. Well-being, happiness and why relationships matter: Evidence from Bangladesh. *Journal of Happiness Studies*, 10, pp.71–91.
- Canton, J., 2015. *Social networks , resilience and social policy: The role that support networks play for lone mothers in times of recession and austerity* James Canton. University of Bath.
- Carrier, J., 1991. Gifts , Commodities , and Social Relations : A Maussian View of Exchange. *Sociological Forum*, 6(1), pp.119–136.
- Castel-branco, R., 2017. Beyond cash transfers : Social Protection , Social Services and the Socialisation of Care Work in Mozambique. , (March).
- Chopra, D., 2013. *A Feminist Political Economy Analysis of Public Policies Related to Care: A Thematic Review*,
- Chopra, D., 2014. *Towards Gender Equality with Care-sensitive Social Protection*, IDS Policy Briefing :(Issue:49)
- Clark, G., 1999. Negotiating Asante Family Survival in Kumasi, Ghana. *Journal of the International African Institute*, 69(1), pp.66–86.
- Coleman, J., 1990. *Foundations of social theory*, Cambridge, MA: Harvard University Press.
- Coleman, J., 1988. Social Capital in the Creation of Human Capital Author. *The American Journal of Sociology*, 94, pp.95–120.
- Collins, D. et al., 2010. *Portfolios of the Poor: How the World's Poor Live on \$2 a Day*. Princeton University Press.

- Conway, T., de Haan, A. & Norton, A., 2000. *Social Protection: New Directions of Donor Agencies: DFID*
- Copestake, J., 2006. *Multiple Dimensions of Social Assistance: The case of Peru's Glass of Milk Programme*; WeD 21
- Copestake, J. & Camfield, L., 2009. Measuring subjective wellbeing in Bangladesh, Ethiopia, Peru and Thailand using a personal life goal satisfaction approach. , (February). Available at: <http://opus.bath.ac.uk/13945/>.
- Corden, a & Millar, J., 2007. Qualitative longitudinal research for social policy: introduction to themed section. *Social Policy & Society*, 6(4), pp.529–532. Available at: <http://eprints.whiterose.ac.uk/55565/>.
- Correa, N. & Roopnaraine, T., 2013. *Indigenous peoples and conditional cash transfer programmes: An ethnographic study on implementation and sociocultural effects of Programa Juntos in 6 Andean and Amazonian communities of Peru*, Washington, DC.
- Daidone, S., Pellerano, L., et al., 2015. Is Graduation from Social Safety Nets Possible ? Evidence from Sub-Saharan Africa. *Institute of Development Studies Bulletin*, 46(2), pp.93–102.
- Daidone, S., Handa, S., Davis, B., Park, M., Osei, R.D. and Osei-Akoto, I. (2015). Social Networks and Risk Management in Ghana's Livelihood Empowerment Against Poverty Programme, Innocenti Working Paper No.2015-06, UNICEF Office of Research, Florence
- Daidone, S. et al., 2014. *Zambia 's Child Grant Programme : 24-month impact report on productive activities and labour allocation Zambia country case study report Zambia 's Child Grant Programme*, FAO
- Daidone, S. & Davis, B., 2013. The impact of cash transfers on productive activities and household decision making . The case of LEAP program in Ghana. , pp.1–27.
- Dako-gyeke, M. & Oduro, R., 2013. Effects of Household Size on Cash Transfer Utilization for Orphans and Vulnerable Children in Rural Ghana. *Academic Journal of Interdisciplinary Studies*, 2(1), pp.239–252.
- Daloz, J.-P., 2003. "Big Men" in Sub-Saharan Africa: How Elites Accumulate Positions and Resources. *Comparative Sociology*, 2(1), pp.271–285. Available at: <http://booksandjournals.brillonline.com/content/journals/10.1163/156913303100418681>.
- Dennis, C. & Peprah, E., 1995. Coping with transition through organisation Techiman Market, Ghana. *Gender & Development*, 3(3), pp.43–48.
- Devereux, S., 2010. Dependency and graduation Summary and policy lessons. *Frontiers of Social Protection Brief*, (5), pp.1–16.
- Devereux, S. et al., 2013. *Evaluating Outside the Box: An Alternative Framework for Analysing Social Protection Programmes*, Centre of Social Protection, IDS
- Devereux, S. & McGregor, J.A., 2014a. Transforming Social Protection: Human Wellbeing and Social Justice. *European Journal of Development Research*, 26(3), pp.296–310. Available at: http://gateway.proquest.com/openurl?ctx_ver=Z39.88-

2004&res_id=xri:pqm&rft_val_fmt=ori/fmt:kev:mtx:journal&issn=0957-8811&volume=26&issue=%223%22&spage=296&date=2014&doi=10.1057%2Fejdr.2014.4&title=Transforming Social Protection%3A Human Wellbein.

- Devereux, S. & McGregor, J.A., 2014b. Transforming Social Protection: Human Wellbeing and Social Justice. *European Journal of Development Research*, 26(3), pp.296–310. Available at: <http://www.palgrave-journals.com/doi/10.1057/ejdr.2014.4>.
- Devereux, S. & Roelen, K., 2015. Evaluating the impacts that impact evaluations dont evaluate. In K. Roelen & L. Camfield, eds. *Mixed Methods Research in Poverty and Vulnerability: Sharing Ideas and Learning Lessons*. Palgrave Macmillan, pp. 149–169.
- Devereux, S. & Sabates-Wheeler, R., 2015. Graduating from social protection? Editorial introduction. *IDS Bulletin*, 46(2), pp.1–12.
- Devereux, S. & Sabates-Wheeler, R., 2004. *Transformative social protection*,
- Devine, J., Camfield, L. & Gough, I., 2008. Autonomy or dependence - Or both?: Perspectives from Bangladesh. *Journal of Happiness Studies*, 9(1), pp.105–138.
- Devine, J. & Deneulin, S., 2011. Negotiating religion in everyday life: A critical exploration of the relationship between religion, choices and behaviour. *Culture and Religion*, 12(1), pp.59–76. Available at: <http://www.tandfonline.com/doi/abs/10.1080/14755610.2011.557014>.
- Dolan, P. & Metcalfe, R., 2011. Measuring subjective wellbeing for public policy: recommendations on measures. ONS, (Special Paper Number 23).
- Department of Social Welfare SW, 2007. *Manual of Operations Manual of Operations*, Ministry of Youth and Employment
- Easterlin, R., 1974. Does economic growth improve the human lot? Some empirical evidence. In P. . David & M. . Reder, eds. *Nations and Households in Economic Growth*. New York: Academic Press, pp. 89–125.
- Edwards, G., 2010. Methods Review paper Mixed-Method Approaches to Social Network Analysis. *ESRC national Centre for Research Methods*, NCRM.015 pp.1–30.
- Ekeh, P., 1974. *Social Exchange Theory: The Two Traditions*, Cambridge, MA: Harvard University Press.
- Ellis, F., 2012. “ We Are All Poor Here ”: Economic Difference , Social Divisiveness and Targeting Cash Transfers in Sub- Saharan Africa. *Journal of Development Studies*, 48(2), pp.201–214.
- Emmel, N., 2008. Participatory Mapping : An Innovative Sociological Method. *Methods*, (Toolkit #03), p.8.
- Eppler, M., 2009. Drawing Distinctions: The Visualization of Classification. *of the Ninth International Conference on*, (September), pp.71–81. Available at: http://knowminer.at/corpi/iknow-papers/data-2000-2010/pdf/drawing_distinctions.pdf.
- Di Falco, S. & Bulte, E., 2011. A Dark Side of Social Capital? Kinship, Consumption, and Savings. *Journal of Development Studies*, 47(8), pp.1128–1151.
- FAO, 2013. *Qualitative Research and Analyses of the Economic Impacts of Cash Transfer*

Programmes in Sub-Saharan Africa: Ghana Country Case Study Report, Available at:
<http://ideas.repec.org/p/ipc/opager/184.html>.

FAO, 2014a. *Qualitative Research and Analyses of the Economic Impacts of Cash Transfer Programmes in Sub-Saharan Africa: Ethiopia country case study report*, Available at:
<http://ideas.repec.org/p/ipc/opager/184.html>.

FAO, 2014b. *Qualitative research and analyses of the economic impacts of cash transfer programmes in sub-Saharan Africa. Kenya Case Study Report*,

FAO, 2014c. *Qualitative research and analyses of the economic impacts of cash transfer programmes in sub-Saharan Africa. Lesotho Country Case Study Report*, Available at:
<http://www.fao.org/3/a-i3616e.pdf>.

FAO, 2014d. *Zimbabwe ' s Harmonized Social Cash Transfer Programme : impacts on productive activities and labour allocation*,

Farrall, S., 1996. What is Qualitative Longitudinal Research ? Dr Stephen Farrall. *Papers in Social Research Methods*, (11), pp.1–25.

Fatton, R., 1992. *Predatory Rule: State and Civil Society in Africa*, London: Lynne Rienner Publishers.

Ferguson, J., 2015. *Give a Man a Fish: Reflections on the New Politics of Distribution*, Duke University Press.

Ferguson, J. & Gupta, A., 2002. Spatialising states: towards an ethnography of neoliberal governmentality. *American Ethnologist*, 29(4), pp.981–1002.

La Ferrara, E., 2001. Kin groups and reciprocity: A model of credit transactions in Ghana. *American Economic Review*, 93(5), pp.1730–1751.

Fisher, E. et al., 2017. The Livelihood Impacts of Cash Transfers in Sub-Saharan Africa : Beneficiary Perspectives from Six Countries. *World Development*. Available at:
<http://dx.doi.org/10.1016/j.worlddev.2017.05.020>.

Fiszbein, A. & Schady, N.R., 2009. *Conditional cash transfers*,

Forde, I., 2012. *Impacts of a conditional cash transfer scheme on health in columbia*. Thesis(PhD) University College London.

Franklin, J., 2007. Social capital : between harmony and dissonance. , (February).

Gaag, V. der M., 2005. Measurement of individual social capital. In *Measurement of individual social capital*. F&N BoekServices.

Garcia, M. & Moore, C., 2012. *The Cash Dividend: The rise of cash transfers in sub saharan Africa*, World Bank , Washington DC

Gayi, S.K., 1991. Adjustment and “ Safety- Netting ”: Ghana ' S Programme of Actions To Mitigate the Social Costs of Development *Journal of International Development*, 3(5), pp.557–564.

Gelbach, J.B. & Pritchett, L., 2002. Is More for the Poor Less for the Poor? The Politics of Means-Tested Targeting. *The B.E. Journal of Economic Analysis & Policy*, 2(1), pp.1–28.

- Gentilini, U., 2015. Safety Nets in Urban Areas. , Entering the City Emerging Evidence and Practices with Safety Nets in Urban Areas: World Bank (World Bank Discussion Paper 1504)
- Ghana Statistical Service, 2014. 2010 Population & Housing Census: Ashaiman Municipality District Analytical Report. , p.74.
- Ghana Statistical Service (GSS), 2013. 2010 Population & Housing Census. *Ghana Statistical Service*, pp.1–91.
- Girdner, J. et al., 1980. Ghana's agricultural food policy: Operation feed yourself. *Food Policy*, 5(1), pp.14–25.
- Gokel, A. & Vormawor, D., 2004. *FES trade union country reports: the case of Ghana*, Available at: <http://library.fes.de/pdf-files/bueros/ghana/02988.pdf%5Cnhttp://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:FES+TRADE+UNION+COUNTRY+REPORTS+THE+CASE+OF+GHANA#0>.
- Gough, I., McGregor, A. & Camfield, L., 2007. Theorising wellbeing in international development. In I. Gough & A. McGregor, eds. *Wellbeing in Developing Countries- From theory to research*. Cambridge: Cambridge University Press, pp. 1–45.
- Gough, I., McGregor, J. & Camfield, L., 2006. *Wellbeing in developing countries: Conceptual foundations of the WeD programme*,
- Gouldner, A., 1960. The Norm of Reciprocity : A Preliminary. *American Sociological Review*, 25(2), pp.161–178.
- Granovetter, M., 1973. The Strength of Weak Ties. *The American Journal of Sociology*, 78(6), pp.1360–1380. Available at: https://sociology.stanford.edu/sites/default/files/publications/the_strength_of_weak_ties_and_exch_w-gans.pdf.
- Gratz, T., 2004. Friendship Ties among Young Artisanal Gold Miners in Northern Benin (West Africa). *Afrika Spectrum*, 39(1), pp.95–117.
- Gyekye, K., 1987. *An Essay on African Philosophical Thought: The Akan Conceptual Scheme*, Cambridge University Press.
- de Haan, A., *The Rise of Social Protection in Development: Progress, Pitfalls and Politics*, Available at: <http://dx.doi.org/10.1057/ejdr.2014.7>.
- Handa, S. et al., 2013. Livelihood Empowerment Against Poverty Program Impact Evaluation. *Carolina Population Center, University of North Carolina*, (October), p.53.
- Handa, S. et al., 2014. *Subjective Well-being , Risk Perceptions and Time Discounting: Evidence from a large-scale cash transfer programme*,
- Handa, S. & Davis, B., 2006. The Experience of Conditional Cash Transfers in Latin America and the Caribbean The Experience of Conditional Cash Transfers in Latin America and the Caribbean. *Development Poli*, 24(5), pp.513–536.
- Hanson, K.T., 2005. Landscapes of survival and escape: Social networking and urban livelihoods in Ghana. *Environment and Planning A*, 37(7), pp.1291–1310.

- Haque, S., 2008. Global Rise Of Neoliberal State And Its Impact On Citizenship: Experiences In Developing Nations. *Asian Journal of Social Science*, 36(1), pp.11–34.
- Hart, K., 2000. Kinship, Contract, and Trust: The Economic Organization of Migrants in an African City Slum. In G. Duego, ed. *Trust: Making and Breaking Cooperative Relations*. University of Oxford, pp. 176–193.
- Hart, K., 1988. Kinship, Contract and trust: The economic organization of migrants in an African city slum. In D. Gambetta, ed. *Trust: Making and breaking cooperative relations*. Oxford: Blackwell, pp. 176–193.
- Heath, S., Fuller, A. & Johnston, B., 2009. Chasing shadows: defining network boundaries in qualitative social network analysis. *Qualitative Research*, 9(5), pp.645–661.
- Hofmann, S. et al., 2008. *Salt, soap and shoes for school: The impact of pensions on the lives of older people and grandchildren in the KwaWazee in Tanzania's Kagera region Evaluation report*, Help age
- Holland, J., Thomson, R. & Henderson, S., 2006. Qualitative Longitudinal Research : A Discussion Paper. , London South Bank University, pp.1–60.
- Holmes, R. & Bhuvanendra, D., 2013. *Social protection and resilient food systems: The role of cash transfers*, Overseas Development institute
- Holzmann, R. & Jorgensen, S., 2000. Social risk management : a new conceptual framework for social protection and beyond. ,World Bank (Social Protection Discussion Paper No. 0006 Available at: http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2000/12/15/000094946_00111805312190/Rendered/PDF/multi_page.pdf.
- Hunter, W. & Sugiyama, N., 2014. Transforming Subjects into Citizens : Insights from Brazil's Bolsa Familia. *Perspectives on Politics*, 12(4), pp.829–845.
- Huovinen, R., 2013. *Mobile Lives in Peru : The dynamics of relational anchoring*. Thesis (PhD) University of Bath.
- Huovinen, R. & Blackmore, C., 2016. The dynamics of relational wellbeing in the context pf mobility in Peru. In S. C. White & C. Blackmore, eds. *Cultures of Wellbeing*. Palgrave Macmillan, pp. 175–198.
- Hurrell, A. & Pellerano, F.M. and L., 2011. Effective Targeting of Cash Transfer Programmes in an African Context: Lessons Learned from the On-Going Evaluation of Two Cash Transfer Programmes in Kenya. *Measuring National Income, Wealth, Poverty, and Inequality in African Countries*. Available at: <http://www.iariw.org/papers/2011/hurrellpaper2.pdf>.
- Imoh, A.T.-D., 2012. From Central to Marginal?: Changing Perceptions of Kinship Fosterage in Ghana. *Journal of Family History*, 37(4), pp.351–363.
- Jackson, R. & Roseberg, C., 1982. WHY AFRICA'S WEAK STATES PERSIST : The Empirical and the Juridical in Statehood. *World Politics*, 35(1), pp.1–24.
- Janvry, A. De & Sadoulet, E., 2006. Making Conditional Cash Transfer Programs More Efficient :

- Designing for Maximum Effect of the Conditionality. *World Bank Review*, 20(1), pp.1–29.
- Jensen, R.T., 2004. Do private transfers “displace” the benefits of public transfers? Evidence from South Africa. *Journal of Public Economics*, 88(1–2), pp.89–112.
- Johnson, S., 2015. Informal Financial Practices and Social Networks - Transaction Genealogies. Financial Sector Deepening, Kenya
- Kadushin, C., 2005. Who benefits from network analysis: Ethics of social network research. *Social Networks*, 27(2), pp.139–153.
- Karen Thome, J. Edward Taylor, Benjamin Davis, Sudhanshu Handa, David Seidenfeld, G.T., 2014. *Local Economy-wide Impact Evaluation (LEWIE) of Zambia’s Child Grant Programme*,
- Karlberg, T., 2007. *Elderly People in Ghana - About Roles and Life Situation from their own Perspective*. Örebro Theological Seminary.
- Kidder, T., Pionetti, C. & Thrive, G.S., 2013. Participatory methodology : rapid care analysis Guidance for Managers and Facilitators. Oxfam .
- Kiely, K.M. & Butterworth, P., 2013. Social disadvantage and individual vulnerability: a longitudinal investigation of welfare receipt and mental health in Australia. *The Australian and New Zealand journal of psychiatry*, 47(7), pp.654–66. Available at: <http://www.ncbi.nlm.nih.gov/pubmed/23574877>.
- Kilburn, K. et al., 2015. Effects of a Large-Scale Unconditional Cash Transfer Program on Mental Health Outcomes of Young People in Kenya. *Journal of Adolescent Health*, 58(2), pp.223–229. Available at: <http://dx.doi.org/10.1016/j.jadohealth.2015.09.023>.
- Komter, 2007. Gifts and Social Relations: The Mechanisms of Reciprocity. *International Sociology*, 22(1), pp.93–107.
- Korboe, D., 1992. *Rent free tenure in urban Ghana:problem or solution?*, Available at: <http://research.ncl.ac.uk/forum/v1i1/korboe.pdf>.
- Korpi, W. & Palme, J., 1998. The Paradox of Redistribution and Strategies of Equality : Welfare State Institutions , Inequality , and Poverty in the Western Countries Author (s): Walter Korpi and Joakim Palme The Paradox of Redistribution and Strategies of Equality: Welfare State Institutions, Inequality, and Poverty in the Western Countries *American Sociological Review*, 63(5), pp.661–687.
- Kumar, S., 1996. Landlordism in Third World Urban Low-income Settlements: A Case for Further Research. *Urban Studies*, 33, pp.753–782.
- Kumar, S. & Li, B., 2007. Urban labour market changes and social protection for urban informal workers : challenges for China and India. In F. Wu, ed. *China’s emerging cities: the making of new urbanism*. London, UK: Routledge, pp. 109–125.
- Laurila, J., 1997. Promoting research access and informant rapport in corporate settings: Notes from research on a crisis company. *Scandinavian Journal of Management*, 13(4), pp.407–418.
- Leavy, J., 2011. *Social Networks and Economic Life in Rural Zambia*. Thesis (PhD) University of

Sussex.

- Leisering, L. & Barrientos, A., 2013. Social citizenship for the global poor? The worldwide spread of social assistance. *International Journal of Social Welfare*, 22, pp.50–67. Available at: <http://doi.wiley.com/10.1111/ijsw.12046>.
- Litwin, H., 1995. The social networks of elderly immigrants: An analytic typology. *Journal of Aging Studies*, 9(2), pp.155–174. Available at: <http://www.sciencedirect.com/science/article/pii/0890406595900098>.
- Lloyd-Sherlock, P. & Locke, C., 2008. Vulnerable relations: Lifecourse, wellbeing and social exclusion in Buenos Aires, Argentina. *Ageing & Society*, 28(8), pp.1177–1201. Available at: <http://search.ebscohost.com/login.aspx?direct=true&db=psych&AN=2008-15984-007&site=ehost-live>.
- Lourenco-Lindell, I., 2002. *Walking the Tight Rope: Informal livelihoods and Social Networks in a West African City*. Thesis (PhD) Stockholm University.
- Lund, C., 2006. Twilight institutions, Public Authority and Political Culture in Local Contexts: An introduction. *Development and Change*, 37(4), pp.685–705.
- Lyons, M. & Snoxell, S., 2005. Creating urban social capital: Some evidence from informal traders in Nairobi. *Urban Studies*, 42(7), pp.1077–1097.
- MacAuslan, I. & Riemenschneider, N., 2011. Richer but Resented: What do Cash Transfers do to Social Relations? *IDS Bulletin*, 42(6), pp.60–66.
- MacAuslan, I. & Schofield, L., 2011. *Evaluation of Concern Kenya's Korogocho Emergency and Food Security Cash Transfer Initiative*.
- MacLean, L.M., 2002. Constructing a social safety net in Africa: An institutionalist analysis of colonial rule and state social policies in Ghana and Côte d'Ivoire. *Studies in Comparative International Development*, 37(3), pp.64–90.
- Malinowski, B., 1926. Crime and Custom in Savage Society. *Nature*, 119(3000), p.132. Available at: http://books.google.com/books?id=d_1ZDvhXbDMC&pgis=1.
- Mauss, M., 1969. *The gift: the form and reason for exchange in archaic societies*, London and New York: Routledge. Available at: <http://www.amazon.ca/exec/obidos/redirect?tag=citeulike09-20&path=ASIN/041526748X>.
- Mayoux, L., 2010. Qualitative Methods. , pp.1–17.
- Mazeau, A., Scott, R. & Tuffuor, B., 2012. Sanitation – a neglected essential service in the unregulated urban expansion of Ashaiman , Ghana. , (June), pp.27–30. Available at: http://sfc2012.org/mazeau_scott_tuffuor.pdf.
- McGregor, A. & Sumner, A., 2010. Beyond business as usual: What might 3-D wellbeing contribute to MDG momentum? *IDS Bulletin*, 41(1), pp.104–112.
- Meghani, Z., 2015. *Women Migrant Workers: Ethical, Political and Legal Problems*, Routledge.
- Merttens, F., 2016. *Evaluation of the Uganda Social Assistance Grants For Empowerment (SAGE) Programme- Impact after two years of programme operations 2012-2014*,

- Mitchell C.j., 1969 Social networks in Urban Situations : Analysis of Personal Relationships in Central African Towns, Manchester, Manchester University Press
- Mizen, P. & Ofosu-Kusi, Y., 2010. Asking, giving, receiving: Friendship as survival strategy among Accra's street children. *Childhood*, 17(4), pp.441–454. Available at: <http://chd.sagepub.com/cgi/doi/10.1177/0907568209350511%5Cnhttp://dx.doi.org/10.1177/0907568209350511>.
- Mkandawire, T., 2005. Targeting and Universalism in Poverty Reduction. *Social Policy and Development Programme*, (23), p.30.
- Mkandawire, T., 2004. *Transformative social policy and the developmental state*, London School of Economics and Politics Science
- MoH, 2012. Assessment of Existing Relevant Climate , Health , Poverty and Vulnerability Information. , pp.1–69.
- Molm, L.D., Schaefer, D.R. & Collett, J.L., 2007. The Value of Reciprocity*. *Social psychology Quarterly*, 70(2), pp.199–217.
- Molyneux, M. & Thomson, M., 2011. Cash transfers , gender equity and women ' s empowerment in Peru , Ecuador and Bolivia Cash transfers , gender equity and women ' s empowerment in Peru , Ecuador and Bolivia. *Gender & Development*, 19(2), pp.195–212.
- Moore, G., 1990. Structural Determinants of Men ' s and Women's Personal Networks. *American Sociological Review*, 55(5), p.726.
- Morales-gómez, D.A. & Moher, J.L., 2000. *reforming social policy changing perspectives on editors chile : Progress , Problems , and Prospects Canada : Experience and Lessons for the Future*,
- Nanbigne, E., 2004. Helping them grow their teeth: care and conflict among the dagaaba of northern ghana. *Research Review Supplement*, 16, pp.89–97.
- Nielsen, M.E. & Olinto, P., 2007. Do Conditional Cash Transfers Crowd Out Private Transfers ? Evidence from Randomized Trials in Honduras and Nicaragua.
- Nukunya, G., 2003. *Tradition and Change: An introduction to sociology* 2nd ed., Accra: Ghana Universities Publishers.
- O'Reilly, K., 2012. Ethnographic returning, qualitative longitudinal research and the reflexive analysis of social practice. *Sociological Review*, 60(3), pp.518–536.
- Oduro, R., 2015. Beyond poverty reduction: Conditional cash transfers and citizenship in Ghana. *International Journal of Social Welfare*, 24(1), pp.27–36. Available at: <http://doi.wiley.com/10.1111/ijsw.12133>.
- Olorunsola, V.A. & Muhwezi, D., 1988. State Responses to Disintegration and Withdrawal: Adjustments in the Political Economy. In D. Rothchild & N. Chazan, eds. *The Precarious Balance: State and Society in Africa*., Boulder and London: Westview Press, pp. 189–207.
- Osei-Akoto, I., 2002. *Demand for voluntary health insurance by the poor in developing countries: evidence from rural Ghana*,
- Owusu, T., 1993. Urban Migration and the Growth of Squatter Settlements in African Cities : Some

Theoretical and Empirical Observations. , (1984).

Oxford Policy Management & Institute of Development Studies, 2012. Kenya Hunger Safety Net Programme: Monitoring and evaluation component. Consolidated operational monitoring report. , (May). Available at: [http://www.opml.co.uk/sites/opml/files/Kenya HSNP Monitoring and Evaluation Component_ Impact Analysis Synthesis Report_1.pdf](http://www.opml.co.uk/sites/opml/files/Kenya_HSNP_Monitoring_and_Evaluation_Component_Impact_Analysis_Synthesis_Report_1.pdf).

Oxford Policy Management, 2013. Qualitative research of the economic impacts of cash transfer programmes in sub-Saharan Africa: A research guide for the From Protection to Production project.

Pellerano, L. et al., 2014. *Lesotho Child Grants Programme. Impact Evaluation: Follow-up report*, Pellerano, L. & Barca, V., 2014. Does one size fit all? The Conditions for Conditionality in Cash Transfers. , 1257(January).

Pellow, D., 2008. *Landlords and Lodgers: Socio-spatial organization in an Accra community*, London: University of Chicago press.

Pereira, A., 2012. CashTransfers Improve the Mental Health and Well-being ofYouth : Evidence from the Kenyan CashTransfer for Orphans and Vulnerable Children.

Piron, L.-H., 2004. *Rights-based approaches to social protection*, Available at: <http://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/1700.pdf>.

Plagerson, S. et al., 2011. Does money matter for mental health? Evidence from the Child Support Grants in Johannesburg, South Africa. *Global Public Health*, 6(7), pp.760–776. Available at: <http://www.tandfonline.com/doi/abs/10.1080/17441692.2010.516267>.

Plagerson, S., Harpham, T. & Kielmann, K., 2012. Cash Transfers and Citizenship: Evidence from South Africa. , (February 2015), pp.37–41. Available at: <http://dx.doi.org/10.1080/00220388.2012.658371>.

Plickert, G., Côté, R.R. & Wellman, B., 2007. It's not who you know, it's how you know them: Who exchanges what with whom? *Social Networks*, 29(3), pp.405–429. Available at: <http://linkinghub.elsevier.com/retrieve/pii/S0378873307000147>.

Van der Poel, M., 1993. Delineating personal support networks . *Social Networks*, 15, pp.49–70.

Pokimica.J., Addai, I., Takyi B., 2012., Religion and Subjective Well-Being in Ghana, *Social Indicators Research* 106 pp61-79

Porter, G., 2003. NGO and poverty reduction in a globalizing world: perspectives from Ghana. *Progress in Development Studies*, 3(2), pp.131–145. Available at: <http://dx.doi.org/10.1016/j.worlddev.2005.07.015><http://scitation.aip.org/content/aip/journal/jap/102/2/10.1063/1.2756072>.

Portes, A., 1998. Social Capital: Its Origins and Applications in Modern Sociology. *Annual Review of Sociology*, 24(1), pp.1–24.

Portes, A. & Sensenbrenner, J., 1993. Embeddedness and Immigration : Notes on the Social Determinants of Economic Action1. *The American Journal of Sociology*, 98(6), pp.1320–1350.

- Pritchett, L., 2005. The Political Economy of Targeted Safety Nets. *World Bank Social Protection Discussion Paper Series*, (501).
- Putnam, R.D., 2000. *Bowling Alone: The Collapse and Revival of American Community* New Editio., Simon & Schuster Ltd;
- Putnam, R.D., 1993. *Making democracy work: civil traditions in modern Italy*, Princeton: Princeton University Press.
- Ramírez, V., 2016. CCTs through a wellbeing lens: The importance of the relationship between front-line officers and participants in the Oportunidades/Prospera programme in Mexico. *Social Policy and Society*, 15(3), pp.451–464. Available at: http://www.journals.cambridge.org/abstract_S1474746416000129.
- Ravallion, M., 2002. Are the poor protected from budget cuts? Evidence for Argentina. *Journal of Applied Economics*, V(1), pp.95–121. Available at: <http://redalyc.uaemex.mx/redalyc/pdf/103/10300904.pdf.a>
- Ravallion, M., 2003. *Targeted Transfers in Poor Countries : Revisiting the Trade-Offs and Policy Options Targeted Transfers in Poor Countries : Revisiting the Trade-Offs and Policy Options*,
- Rawlings, L.B. & Rubio, G.M., 2005. Evaluating the impact of conditional cash transfer programs. *World Bank Research Observer*, 20(1), pp.29–55.
- Rawls, J., 1999. *A theory of social justice* Revised Ed., Cambridge, MA: Harvard University Press.
- Ribeiro, S.K., Kobayashi, S. & Beuthe, M., 2007. Transport and its infrastructure. *Climate Change 2007: Mitigation. Contribution of Working Group III to the Fourth Assessment Report of the Intergovernmental Panel on Climate Change*, 597, pp.324–386. Available at: <http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Transport+and+its+infrastructure#0>.
- Robeyns, I., 2003. The capability approach: an interdisciplinary introduction. *3rd International Conference on the Capability Approach, Pavia, Italy*, pp.1–57. Available at: [http://www.soc.spbu.ru/img/up/files/File/1.8 Robeyns The Capability Approach. An Interdisciplinary Introduction.pdf](http://www.soc.spbu.ru/img/up/files/File/1.8%20Robeyns%20The%20Capability%20Approach.%20An%20Interdisciplinary%20Introduction.pdf).
- Robison, L.J., Schmid, A. & Siles, M.E., 2002. Is Social Capital Really Capital? *Review of Social Economy*, 60(1), pp.1–21.
- Roelen, K., 2015. The “twofold investment trap”: Children and their role in sustainable graduation. *IDS Bulletin*, 46(2), pp.25–34.
- Roelen, K. & Camfield, L., 2015. Mixed Methods Research in Poverty and Vulnerability: Sharing Ideas and Learning Lessons.
- Roelen, K., Chettri, H.K. & Delap, E., 2015. Little cash to large households: Cash transfers and children's care in disadvantaged families in Ghana. *International Social Security Review*, 68(2), pp.63–83. Available at: <http://doi.wiley.com/10.1111/issr.12064>.
- Rogers-Dillon, R., 1995. The dynamics of welfare stigma. *Qualitative Sociology*, 18(4), pp.439–456. Available at: <http://link.springer.com/10.1007/BF02404490>.

- Ryan, R.M. & Deci, E.L., 2001. On happiness and human potentials: A Review of Research on Hedonic and Eudaimonic wellbeing. *Annual Review of Psychology*, 52, pp.141–166.
- Ryff, C.D. & Keyes, C.L.M., 1995. The Structure of Psychological Well-Being Revisited. *American Psychological Association*, 69(4), pp.719–727.
- Sabates, R. & Devereux, S., 2015. Evidence on graduation in practice: Concern worldwide's graduation programme in rwanda. *IDS Bulletin*, 46(2), pp.64–73.
- Sacks, O., 2015. *Life on the move*, London: Picador.
- Sahlins, M., 1972. *Stone Age Economics*, United States: Aldine Atherton Inc.
- Sarah White and Jethro Pettit, 2004. Participatory Approaches and the Measurement of Human Well-Being. *WeD*, (August).
- Sarbah, C.J.E., 2010. *A Critical Study of Christian-Muslim Relations in the Central Region of Ghana With Special Reference To Traditional Akan Values*. University of Birmingham.
- Schildkrout, E., 1973. The Fostering of Children in Urban Ghana: Problems of Ethnographic Analysis in a Multi-Cultural Context. *Urban Anthropology*, 2(1), pp.48–73.
- Schubert, B. & Slater, R., 2006. Social Cash Transfers in Low-Income African countries: Conditional or Unconditional? *Development Policy Review*, 24(5), pp.571–578.
- Schüring, E., 2010a. *Conditions, conditionality, conditionalities, responsibilities - Finding common ground*, Available at: <http://collections.unu.edu/view/UNU:905#.VXVHq3xzA6g.mendeley>.
- Schüring, E., 2010b. *Strings Attached or Loose Ends ?*,
- Schwartz, D., 1973. *Political Alienation and Political Behaviour.*, New Jersey: Aldine Trasaction.
- Seidenfeld, D. et al., 2011. Results of the Three Year Impact Evaluation of Zambia's Cash Transfer Program in Monze District Final Report. *Thomas Jefferson Street NW*, (June).
- Sen, A., 1985. *Commodities and Capabilities*, Oxford: Elsevier Science Publishers.
- Sen, A., 1983. Poor , Relatively Speaking. *Oxford Economic Papers*, 35(2), pp.153–169.
- Sen, A., 1995. The political economy of targeting. In D. Van de Walle & K. Nead, eds. *Public Spending and the Poor: theory and Evidence*. Baltimore: Johns Hopkins University Press.
- Shipton, P., 2007. *The Nature of Entrustment: Intimacy, Exchange, and the Sacred in Africa*, Yale Agrarian Studies Series.
- Sinha, N., Sabarwal, S. & Buvinic, M., 2009. The Global Financial Crisis: Assessing Vulnerability for Women and Children. *World Bank*, pp.7–10.
- Slater, R., 2009. Cash transfers: graduation and growth. *Overseas Development Institute*, (29), pp.1–4. Available at: <http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Cash+transfers:+graduation+and+growth#0>.
- Slater, R. & McCord, A., 2009. *Social Protection, Rural Development and Food Security: Issues paper on the role of social protection in rural development*, Available at: <http://www.odi.org.uk/resources/docs/5492.pdf>.
- Slutskya, N., 2012. Lessons from Photoelicitation: Encouraging Working Men to Speak. *Qualitative*

Research in Organizations and Management Lessons.

- Smith, W.J. & Subbarao, K., 2003. *What Role for Safety Net Transfers in Very Low Income Countries?*
- Smithson, C., 1982. Capital, A Factor of Production. In D. Greenwald, ed. *Encyclopedia of Economics*. New York: McGraw-Hill, pp. 111–112.
- Sowa, N.K., 2002. *Assessment of Poverty Reducing Policies and Programmes in Ghana*, Accra. Available at: <http://www.cepa.org.gh/researchpapers/Assessing Poverty Programs and Policies in Ghana54.pdf>.
- Standing, G., 2011a. Behavioural conditionality: Why the nudges must be stopped - An opinion piece. *Journal of Poverty and Social Justice*, 19(1), pp.27–38.
- Standing, G., 2011b. *The Precariat The New Dangerous Class*, London, UK: Bloomsbury Academic.
- Stoeffler, Q., Mills, B. & del Ninno, C., 2016. Reaching the Poor: Cash Transfer Program Targeting in Cameroon. *World Development*, 83, pp.244–263. Available at: <http://dx.doi.org/10.1016/j.worlddev.2016.01.012>.
- Taylor, D., 2011a. Being well and doing well (enough): Towards a psychosocial study of wellbeing and welfare. *Journal of Social Policy*, pp.1–16. Available at: <http://www.social-policy.org.uk/lincoln/Taylor.pdf>.
- Taylor, D., 2011b. Wellbeing and Welfare: A Psychosocial Analysis of Being Well and Doing Well Enough. *Journal of Social Policy*, 40(4), pp.777–794. Available at: http://journals.cambridge.org/abstract_S0047279411000249%5Cnhttp://www.journals.cambridge.org/abstract_S0047279411000249.
- Teichman, J., 2008. Redistributive Conflict and Social Policy in Latin America. *World Development*, 36(3), pp.446–460.
- Thome, K. et al., 2014. *Local Economy-wide Impact Evaluation (LEWIE) of Ghana's Livelihood Empowerment Against Poverty (LEAP) programme*, FAO
- Thomson, R., 2007. The Qualitative Longitudinal Case History: Practical, Methodological and Ethical Reflections. *Social Policy and Society*, 6(4), pp.571–582. Available at: http://www.journals.cambridge.org/abstract_S1474746407003909.
- Du Toit, A. & Neves, D., 2006. *Vulnerability and Social Protection at the Margins of the Formal Economy*,
- Du Toit, A. & Neves, D., 2009. Integrating Formal and Informal Social Protection in Post-Apartheid Migrant Networks January 2009 BWPI Working Paper 75. *Africa*, (January).
- Tsai, M.C. & Dzorgbo, D.B.S., 2012. Familial Reciprocity and Subjective Well-being Ghana. *Journal of Marriage and Family*, 74(1), pp.215–228.
- Tuckermann, H. & Rüegg-stürm, J., 2010. Researching Practice and Practicing Research Reflexively. Conceptualizing the Relationship Between Research Partners and Researchers in Longitudinal Studies. *Forum Qualitative Sozialforschung / Forum: Qualitative Social*

Research, 11(3).

- Tzanakis, M., 2013. Social capital in Bourdieu's, Coleman's and Putnam's theory: empirical evidence and emergent measurement issues. *Educate*, 13(2), pp.2–23. Available at: <http://educatejournal.org/index.php/educate/article/view/366>.
- Uehara, E., 1995. Reciprocity reconsidered: Gouldner's "moral norm of reciprocity" and social support. *Journal of social and personal relationships*, 12(4), pp.483–502.
- Ward, P. et al., 2010. CASH transfer programme for orphans and vulnerable children (ct-ovc), kenya operational and impact evaluation , 2007 – 2009 Final report. , Oxford Policy Management
- Wellman, B. & Wortley, S., 1990. Different Strokes from Different Folks : Community Ties and Social Support '. *American Journal of Sociology*, 96(3), pp.558–588.
- Wenger, G.C., 1991. A Network Typology : From Theory to Practice. *Social Policy*, 5(2), pp.147–162.
- White, S. et al., 2010. *Religion, development and wellbeing in India*, International Development Department, Religions and Development Working Paper 54
- White, S. & Ellison, M., 2007. Wellbeing, livelihoods and resources in social practice. In I. Gough & J. A. McGregor, eds. *Wellbeing in Developing Countries: New Approaches and Research Strategies*. Cambridge University Press.
- White, S. & Ramirez, V., 2015. Economics and subjectivities of wellbeing in rural Zambia. In S. C. White & C. Blackmore, eds. *Cultures of Wellbeing*. Basingstoke: Palgrave Macmillan, pp. 118–143.
- White, S.C., 2010. Analysing wellbeing: a framework for development practice. *Development in Practice*, 20(2), pp.158–172. Available at: <http://www.tandfonline.com/doi/abs/10.1080/09614520903564199>.
- White, S.C., 2015. *Relational Wellbeing: A theoretical and operational approach*, Centre for Development Studies, Bath Papers in International Development and Wellbeing Working Paper No. 43, University of Bath
- Widlok, T., 2013. Sharing: Allowing others to take what is valued. *HAU: Journal of Ethnographic Theory*, 3(2), pp.11–31. Available at: <http://www.haujournal.org/index.php/hau/article/view/301>.
- Wiseman, V., Conteh, L. & Matovu, F., 2005. Using diaries to collect data in resource-poor settings: Questions on design and implementation. *Health Policy and Planning*, 20(6), pp.394–404.
- Wood, G., 2003. Staying Secure, Staying Poor: The "Faustian Bargain." *World Development*, 31(3), pp.455–471. Available at: <http://linkinghub.elsevier.com/retrieve/pii/S0305750X02002139>.
- Woodburn, 1998. Sharing Is Not a Form of Exchange: An Analysis of Property-Sharing in ImmediateReturn Hunter-Gatherer Societies. In C. Hann, ed. *In Property Relations: Renewing*

the Anthropological Tradition. New York: Cambridge University Press, pp. 48–63.

Woolcock, M. & Narayan, D., 2000. Social Capital: Implications for Development Theory, and Policy. *World Bank Research Observer*, 15, No. 2(August), pp.225–249. Available at: <http://www.jstor.org/stable/3986417> .

Yin, R., 2003. *Case study research, design and methods* 3rd ed., SAGE Publications.

Annex A Respondent profiles

Below I present all case studies not used in the main text.

A.1 Korkor

Korkor is a rather lively and humorous woman. On our first visit she introduces herself as follows: *“My name is Korkor and I am 20 years old [she laughs].”* Korkor is actually our oldest respondent. She is 90 years old, having been officially recognized as the oldest person in Community C recently. She explains that: *“Walahi, I have been in Community C town since Nkrumah’s era, that is almost 60 years ago. This place was full of bushes. I was born in Lolonya but spent time in Kumasi before moving here to Community C. I gave birth to my first five children with my first husband in Kumasi before coming here to give birth to another five children with my second husband. They were only four mud houses around when I first settled here, with bushes around. There were no means of transport or any road network. We use to trek to Community A and Adjei Kojo to fetch water. We walked through the bushes.”*

Korkor owns the seven-bedroom block house which she built with her second husband who is now deceased. Directly opposite, in the same compound is a dilapidated block of rooms, which stands empty, where Korkor used to live with her family until they moved into their current house.

Korkor lives with her children, in-laws and grandchildren. Although not the main provider, she tells us that she is the head of household as the oldest family member. *“I am the father and mother of this house. And if anyone misbehaves, I will lock them out.”*

Korkor is immobile. She has suffered problems with her knees for the past 10 years which have affected her ability to contribute to the family pool. This discussion of her health leads us to a discussion of wellbeing in general. To Korkor, *“wellbeing is about being alive, living comfortable and healthy with no disturbances... To live well in this community, you need to have a good job. It’s very costly here. There is no water in this community so you have to pay, we pay 50 pesewas for a ‘kuffour gallon’ of water. And also you would have to be paying transportation fees since here is like a village.”* Korkor assesses her own wellbeing as “just okay”, though lacking some basic amenities. She goes on to explain, drawing a comparison to other households in her neighbourhood. *“Looking at my house and the one in front of us (as she shows us the building on the other side of the road), you can just see that they have things that I don’t have. For a start there is a car parked in front of it, which tells you the sort of livelihood the owners have. Their house is completed and painted, mine isn’t... and they have even grown some flowers”*

Korkor’s main asset is house she currently lives in. She explains that, because of ill health, she is unable to keep any ruminants: *“I used to rear goats and cattle when I first settled in Community C, but they stole everything. Even now I can’t rear fowls, because of my health they will get stolen.”* In her youth, Korkor had acquired a few plots of land, which she subsequently sold to live on the income. She explained that she used part of the proceeds from the sale of land she owns in Klagon to build the commercial toilet facility she runs. The money she collects from this business is a major source of income.

The commercialization of toilet facilities is widespread in many urban slums, reflecting the limited infrastructure to which households have access. This, together with offering shower facilities for rentals, is therefore common among property owners. Korkor's business is heavily patronized. Our discussions are frequently interrupted by customers who give 50 pesewas to use her facility. Customers pay an additional 20 pesewas or 30 pesewas for a newspaper or toilet paper respectively, where they fail to bring their own.

Korkor makes a total of 15 cedis a day on average from her business. When things are good, she explains, she can make up to 20 cedis. However on our fourth visit, Korkor explains that business has been slow as the cost of hiring tanker drivers who come around to pick the faeces, and the chemicals used for cleaning the toilets, are now expensive.

Korkor explains that she sometimes she gets remittances from her daughter Lomoki, who is a nurse in Afienya, though she is adamant that this is not always. Korkor is our only respondent who without being prompted remembers her LEAP transfers as a source of income. But then she adds: *"The LEAP has also helped me but it doesn't come as you expect, our income is inadequate, but how I go do am."* Her Ga is interspersed with pigeon English and she smiles proudly as she knows she that has impressed Patrick (our researcher) and myself of the fact that she is conversant in a little English despite the fact that she has never received any formal education.

Korkor spends most of the income she earns on food, school fees and healthcare. She explains that her household expenditure in the last five years has increased as her two of her grandchildren are now in university: *"At the moment we have two people in tertiary... We have one at Legon [University of Ghana] and another, a girl, at Capevarse [University of Cape Coast]."*

This is an achievement of which Korkor is very proud. She calls out to her grandson, and orders him to tell us what he is studying. He explains that he is a first-year student at the University of Ghana studying economics. She orders him to go back and explains: *"Ah, I feel happy. People respect our family now... how many households can boast of two people in tertiary... Sometimes people will think you are rich when they see your grandchild in school, but they don't know how we are suffering here to make ends meet... My main regret in life is that I did not have the opportunity to go to school."*

Korkor is unable to interact with people from outside her compound because of her knees. For example, she belongs to a family association in Ningo, but is no longer able to attend meetings; her daughter Lomoki attends on her behalf: *"I have no legs so I can't go out. But I get a lot of companionship from the children and grandchildren. My daughter Lomoki also helps a lot. She usually cooks for me when she is here."* Running the toilet business also keeps Korkor very busy.

We asked Korkor about the important networks in her life: *"It's only my children I depend on in terms of need."* Her response is similar to many of the elder respondents in our sample, where children are central to the wellbeing of the elderly. We probe for the importance of the family group in Ningo, and she explains: *"They don't influence my household in any way. I don't depend on them."* Although this wider extended family group is not all that central to Korkor's wellbeing, she explains it is still of relevance: *"You are automatically a member of this family group. You don't choose to opt in or opt out. When there are funerals, we all pay dues. We will all die some day. Yes, you have to pay the dues even if you have to borrow for it. And if you don't have the*

money? You will surely find ways and means to pay. If you don't pay and it's your turn, they wouldn't do that for you." Patrick asks a follow-up question, whether the cash transfers Korkor now receives enable her to meet the obligation of the family dues. She responds, laughing: *"the money given doesn't meet the needs of food and you want to use it for other purposes? You come here in the evenings and see the children in the house queuing for food."*

On our first visit, we conclude our discussion by asking Korkor the programme: *"It all started from the assembly man. I knew him [the assembly man] a long time before. He used to come to my place and we chat a lot. The assembly man came to tell us that the government said those who are aged, widows, orphans will be given some amount of money. I thought it was a good idea because Dr. Nkrumah did the same thing to us. We were given oil, rice, sugar during that era..."*

On our third visit, Korkor complains about the delays of her transfers, and expresses loss of faith in the government provision of social welfare: *"our money still hasn't come, and I don't know what is happening. The last time they came here I collected GH¢52, and that was four months ago. Won't they come again? This didn't happen under Nkrumah's era. "In Nkrumah's era, we were given rice, sugar and soaps. We would queue for it all day, but now, everything has changed. And we had some hopes in the government during that period."*

A.2 Abukari

Abukari is 43. He lives in a chamber and hall with his wife Hawa, 35. Abukari has four children, Sudias (10), Sherifa (7), Rashida (6) and Ubaida (1). Sudias, Sherifa, and Rashida are children of Abukari's ex-wife Khadija, who passed away a year and a half ago. Khadija died suddenly after a short illness. *"It was a shock to us all, but that's the will of God, so I let it go."* Like most of our respondents, Abukari has never attended formal education, however he has completed Makaranta. This achievement has earned him a position on the Zongo cabinet, a self-help committee in Community A.

Abukari runs his own business as a tailor. His shop which he has named *Yii ko Allah shei dey Kallo* [God's will is not interferable] is situated on one of the few tarred roads in Community A. The shop is a single room. On the four walls of his shop are posters which serve as a catalogue for customers choosing their design to be sewn.

Abukari rents the shop from one of the *"big men in Community A."* He pays 4800 Ghana cedis a year for renting this shop and pays an additional 20 Ghana cedis for electricity every month. Abukari has two apprentices learning under him, one on maternity leave over the duration of the fieldwork. Abukari's shop has a total of five machines including one machine for embroidery. We ask about how Abukari acquired the machines. He explains that only one machine belongs to him, the one he was working on when we first arrived. *"I am doing what we call work and pay."* He describes what bears a close association to the ndoboa system of farming in many rural areas of Ghana: *"The machine belongs to someone, a brother. He is not my biological brother, but you know some friends are better than biological brothers. At the end of every month I give him one-third of the money, I also keep a third and use the remaining to maintain the shop... but during Christmas and Salah (Eid) the market is good and the owner of the machines expects a larger amount."*

Abukari explains that work as a tailor is precarious. He earns approximately 50 cedis per month: *"Sometimes you can come to work and don't even get a pesewa to take home, other times too you get something little to take back to the family."* But then he adds immediately: *"I am grateful for what I have. I think I am better than some people... some people are very poor and when I see their condition, I am grateful for what I have. But you know, your wellbeing cannot be stable. Now I am OK and I can provide for my family"*

Abukari supplements the income from the tailoring business with his brick making business. And when business at the shop is slow, he closes up and goes home to tend to this second livelihood. He sometimes makes up to 100 bricks a week, and from this sells each brick for 1.50p each.

It is the above discussion that takes us to the LEAP programme. *"I heard about the programme from the assembly man, who told me he wanted to help me because of the number of kids I have. He asked me to meet him at Community C. I was asked a few questions, my house was inspected and a few months later I received the LEAP card. Previously, my life was very bad, that is why the assembly man enrolled me on the programme. During that time, even what to eat was very difficult. Apart from the money I make from this shop which amounts to about 50 cedis a month, I sometimes supplement my income with the LEAP transfers when it arrives... In the past month I received GH¢80 from the programme. You cannot complain about what God has done for you. So we are always managing. Whatever comes into your hand is what God has given to you. I appreciate what I have because there are some people who don't even have 1 cedi."*

Most of Abukari's money is spent on his children: *"They are the most important investment I can make, and they will look after me one day. My expenditure is quite simple: children's education, children's clothing and food. For example, Rashida attends a private school, her fees are high. Together the children also take 10 cedis to school every day as pocket money so I don't save a pesewa."* Abukari goes on to explain the role of LEAP in smoothing his household's consumption. Like many other beneficiaries with school going children in their households, Abukari spends the bulk of his transfers on education materials.

Abukari explains that he frequently borrows to make ends meet, mainly from his friends, and explains the reliability of his friendship networks. In the excerpt below he describes his "significant others" in this life.

"Even if your brother is rich, he won't help you. But your friend will never let you down. Like my friend Alhaji Oluman, is he like my brother. We've been friends since childhood and whenever he wants me to do something for him I do it very well. There is another friend I have called Mensah and also the old woman who took care of my kids when their mother passed away. Sometimes she gives me money and tells me to give it to the kids to take to school. And also the assembly man has been very good to me, when my wife passed away he realized I was struggling to take care of the kids. He took me to Community C where I was interviewed and later enrolled into the programme. He is a very good person; he is not corrupt at all."

A.3 Sanatu

Sanatu is a 57-year-old widow. Sanatu is a petty trader, she sells “pure water” (sachet water for drinking). She lives with daughters Halima, Barikisu, Saaratu and Rabie. She also looks after two orphans, Nammau and Nafisa, who are daughters of her late sister. Nammau and Nafisa have been living with Sanatu for the past four years.

Sanatu has never been to school, so she was unable to tell us how old her children are, nor their school year group. Sanatu lived at railway quarters with her husband until he passed away a few years ago. She moved to Community A to occupy the two rooms where she now lives with her children. The house is a family house, built by Sanatu’s grandfather. The two rooms she occupies are her father’s share of the inheritance. There are other family members living in the house. Sanatu lives rent-free and this helps her a lot. She is also able to access free child care regularly, as neighbours are able to keep an eye on the children when she is out of the house. She explains: *“if I was paying rent, I wouldn’t know how my life would be. So now that I am not paying rent, my wellbeing has improved a little. Now we only have to worry about food and clothing.”* The rooms she occupies are the two front rooms of the house. Just outside is a veranda, where most of our discussions with Sanatu took place.

When we ask Sanatu about her assets, she points to an old fridge freezer at the corner of the veranda. *“This fridge... is my main source of income... you see the day that fridge stops working, it will be very difficult for me. Others have husbands who give them chop money... but I don’t.”*

Sanatu tells us that she has nothing in terms of assets. We ask Sanatu whether the TV in the room next to us belongs to her. She laughs and says: *“Yes it’s mine, but I don’t have a DVD player.”* In our subsequent visits, Sanatu mentions the two sheep she has in Community C, though this was missed in our initial visit.

Until two years ago, Sanatu’s main source of income was her table top business where she sold *Waakye* (rice cooked with beans). However, for medical reasons (the smoke from the open fire wood), she had to give it up. Now Sanatu is a financier of another *Waakye* seller: *“Since I can no longer cook Waakye myself, I now buy one bag of rice and give it to a Waakye seller to sell. She pays me after she has sold everything. I make 10 cedis per bag and if the market is good, I can sell three bags in a week.”* From Sanatu’s pure water business she makes seven cedis of profit a day from the sale of four bags of sachet water. Her income is further supplemented by the LEAP transfers. When we ask about how she got on to the programme, she responds: *“It is the Community C assembly man that told me about the program. He knows about my situation (that my husband has passed away), so he came here with some people who wrote down my name. The assembly man is married to my neighbour’s daughter. I know I was selected for the programme because of my children. They are orphans.”*

We asked Sanatu about her feelings towards the assembly man: *“I respect him a lot. I wouldn’t have heard about the programme if it wasn’t for him. For the fact that he was able to remember me and my situation, I give him a lot of respect. I respect him a lot because I am able to enjoy this good thing because of him.”*

The bulk of her transfers are spent on food: *“Whenever I receive the money I go straight to the market to buy food stuffs. The government has helped me a lot. If someone helps you, you have to praise him. That’s why I make sure I always give Zakat. I wasn’t able to give Zakat previously, it was after I started receiving the LEAP money that I started giving Zakat.”*

Sanatu’s monthly expenditure bulk of this goes to her children education and feeding: *“They take a lot. One takes GH¢5, another takes GH¢4 and there is also another who takes GH¢5.5. Almost GH¢30 apart from what we spend for food at home. It’s not easy at all. They also pay GH¢5 each every month for Makaranta. I sacrifice a lot for my children’s education because I don’t want them to end up like me.*

She goes on to stress the importance of education to one’s wellbeing: *“I don’t even have a classmate, a uniform was sewed for me, but my father believed that if a girl went to school she would be a prostitute... but that’s not the case... If you go to school you have a lot of respect. Someone who has been to school is better than someone who has not been to school before... even if the person just sits in the classroom without learning he is still better, at least he has sat in a classroom before. He has experienced something that you never have... If you are educated, even your body shows. The way you speak also shows. If you are educated, you think before you speak. If you are educated, you get a better job than someone who is not educated...”*

Sanatu also saves at the bank and she is also a member of a susu group where she saves 5 cedis a week, if she has extra money. *“I save because of the children, but also the bank adds something [interest]. Whenever I go to the bank to withdraw money, I see that something has been added to my savings.”* I ask Sanatu how she manages to put money aside in spite of her many expenditures: she explains: *“The money I make from the pure water is what we usually spend. After I withdraw the money from the susu, I plough it into the rice business so that I can buy more bags of rice.”*

A.4 Sherifa

Sherifa is 41 years old. She moved from Community A to Community C four years ago. She lives with her husband Mohamed (52) and two children, daughter Mariam (19) and son Rashid (3). Sherifa also looks after her late sister’s son Abubakar (14), who is in JHS 3. Sherifa is Abubakar’s caregiver on the LEAP programme. Sherifa’s daughter Mariam is deaf. She is in SHS 1.

Previously, her family lived in rented accommodation in Community A. The family moved to the one-storey house that Sherifa’s husband is building. The house is still uncompleted, however the family occupy two rooms which have been roofed, fitted with windows and painted. There is an additional room which the family give out to rent. In front of the house is a detached room which was purposely built to be used as a shop for selling household items by Sherifa.

Sherifa’s household has three sources of income. Her husband Mohamed is a long distance driver and earns approximately GH¢200 week, although this is not reliable: *“My husband carries load, and sometimes work is slow... he can sometimes go a week without work, and when that happens there is no income and we all have to rely on the little that I make from the shop.”* Sherifa herself earns GH¢220 a month from her shop. Her shop

is open five days a week. The family also earn income from the room they rent. This rental income is quite reliable. As is typical in urban areas in Accra, landlords are paid two years rent in advance.

Sherifa's household spends the bulk of their income in trying to finish their house, although with Mariam now in SHS, where she is in a boarding school, their expenditure on education is now high.

Sherifa's most significant connection is her friend Amamata, who lives nearby in Lebanon. *"We have been friends for many years. She is my best friend. We are almost like sisters... she gives us money when I ask for assistance. She also advises me if I have any misunderstanding with my husband. I do the same for her when the need arises..."*

Sherifa doesn't fit the profile of a LEAP beneficiary. Her household's monthly income is above the required threshold. We ask how she came on to the programme. Her response exemplifies the difficulty of targeting in urban areas: *"I went out to visit my friend in Community C near the mosque. I met three people made up of two guys and a lady asking of orphans in the community. So I told them I have an orphan staying with me. We were five people whose names were written. So we were told to bring passport sized picture because the assembly man will come for it. I took about four months to hear from them. They gave us GH¢16 for the first two months. The next time we received an amount of GH¢48. The assembly man comes around to inform us whenever the money comes in. When we go for the money, we pay 2 cedis to a man sitting next to the people who pay us."*

Patrick and I are baffled by the fact that these deductions are made from transfers and probe further: *"We pay this money as fees for chairs... the chair we sit on while we wait to be paid."* She adds: *"I have never questioned it though... They say this is money, we haven't worked for it so why are we complaining."*

Like all other respondents, Sherifa complains about the delays in payment. For her, she has an additional problem. On our first visit she tells us that she has been unable to able to withdraw transfers for a while now as a result of problems with her documentation: *"they said there was a problem with my documents so I didn't collect that amount of money till now. Its GH¢96. Don't feel bad. After all, I didn't work for the government to receive this money. I can't force them to give me money."*

We ask Sherifa whether the transfers have caused any changes in her relationships with others, both inside her household and outside: *"there are no bad feelings, when people ask I send them to the assembly man and explain to them that the money is for the orphan staying with me and they understand, and as for my husband, sometimes when we go in for the money he doesn't know and we also forget to tell him about the money. He doesn't care about it though."*

A.5 Salamatu

Salamatu lost her husband and son in the 2001 stadium disaster. She has been living in Community C for 14 years. Salamatu moved to Community C to act as a caretaker as her family built their own house, to deter illegal squatters. Following the demise of Salamatu's husband and with the support of her son Jabaru, who

lives outside Ghana, Salamatu has been able to complete this house where she and the family now live. The fact that Salamatu no longer pays rent is a major advantage to her, although she laments about the water crisis in Community C: *"It's a great help that I don't pay any rent, but the water crisis here is also killing us. We pay 50 pesewas for kuffour gallon. I spend GH¢5 a day on water."*

There are seven people in Salamatu's household: She lives with her daughter Saida, and a trader; her son Muniru, undertaking his national service, Sani (35), Sekina (11), a student, Esu (17) who is in SHS, and Bashiriu (14), in JHS.

Salamatu appears to have a broad material asset base. In addition to the house she lives in, she also owns another house at Lebanon, which she rents. She rents the land adjacent to the house out at GH¢720 a year. However, she explains that in recent months, she has had troubles collecting this rent. In addition to this rental income she gets remittances from her son Jabaru. Salamatu herself engages in petty trade, where she makes about 60 cedis a month. In recent years, owing to the high level of migration to Community C, Salamatu's business has picked up. She explains that she makes more sales now than a year ago.

The bulk of her income is spent on school fees, healthcare and clothing. She stresses that her children's education takes the bulk of her income, but immediately acknowledges the value of education for her children, relating this to the security of income in old age due through pensions: *"I want my children to have a good education... If I had been to school I wouldn't be suffering like this. I will by now be on a pension and be enjoying some benefits..."*

The most significant network connections for Salamatu are her children, her neighbour Chief Bello, and the Fulani people's association, a hometown association she belongs to. Chief Bello is the head of the Zongo community in Community A. Salamatu considers him as her most significant and accessible connection. *"Should anything happen to me now, he is the one I will call on."* He and Salamatu are related through marriage. *"Chief Bello's senior wife is my husband's niece."* Salamatu speaks at length about the support Chief Bello has given her over that last 14 years, following the death of her husband. Chief Bello was good friends with Salamatu's son who passed away, and after the stadium tragedy which Chief Bello himself survived, he vowed to look after Salamatu. Salamatu explains the nature of their relationship: *"Chief Bello sees me as a grandmother... He says if am in need of anything, I should come to him. But I'm not that type so I don't do that. My granddaughter recently got married. It was Chief Bello who financed it. Five years ago, I lost my grandson. It was such a shock to me but it was Chief Bello who was there for us and helped us in all our finances. Whenever he passes by he gives me some time. In case something happens to me today I will call Chief Bello. You know everything is money, so I will call him before I call my son outside the country."*

In addition to Chief Bello, Salamatu regularly relies on her children. She explains that this support she receives is part of their obligation. *"I am their mother, and they are the only immediate family I have. So they have to also take care of me now that am old. They know what is right from wrong... My children support me because they know that it is right thing to do. I taught them the right thing, and they know not to disgrace me."*

Although Salamatu explains that she is not an advocate of associational activities in general, she feels a sense of belonging from the Fulani people's association she is part of. She explains: *"I do not get anything from this*

group, but I know in case I have any trouble and they hear of this, they will come to help me... for that I know. They will do this because they are my family."

When we ask Salamatu how she was targeted and rolled on to the programme, she explains: *"they came here as you have come here. It was the assembly man who brought them here. They said they were writing the names of orphans in the community. So they came here with my niece. So I also wrote my name and I joined the programme."*

Salamatu explains the value of the transfers to her wellbeing: *"The money has been a major improvement to our wellbeing, and although it is not enough to do anything substantial with it, we can at least buy food... The last one that came was enough for me to get something. I didn't even get home when I received that money. I went straight to the market to buy foodstuffs for the house."*

Like Sherifa, Salamatu explains that the relationship between her and her neighbour has remained cordial. *"They know it's meant for the orphans so they don't say anything about it... the only issue is that my son wants me to stop receiving the transfers. He thinks people will say he doesn't take good care of me. But I always tell him it's a government project so I can't stop. We are registered for it and I'm not the only person receiving it."*

A.6 Jemila

Jemila is 67 years old. She lives with her three children, Farouk Opoku (32), Abdinah Larteh 22, and Rashid Larteh (17). Her grandchildren are Dede Nyanke (6) and Alfrashan Nyanke (3), and also live with her. Jemila is the caretaker for the family house where she lives. There are five blocks in total, and she occupies one block. She collects the rents on behalf of the family, but is given a percentage for her own upkeep.

The remaining rooms are rented to students from the nearby Valley View University. The refusal of her current tenants to pay their share of utilities features in several of our discussions. In front of the house is a small kiosk where Jemila sells vegetables and local spices. This is Jemila's main source of income. Jemila laments that the business is slow, and as such her income has fallen in rent months. She attributes this to difficulties in the economy and fierce competition as the population in Community B increases: *"There is no money in the system and the population has increased, so there are a lot of vegetable shops now, so a person who comes from far to buy from me will now have a closer vegetable shop in his or her area."* She is unable to estimate her profits but explains that she deposits money every day with the susu collector so in a month she is able to put aside at least GH¢30.

On each of our visits, Jemila paints a picture of self-reliance, her source of support is her faith. When we ask her about her source of social support in times of need, she answers: *"I am not part of any social group, I am only a Muslim. God does not let me and my household get into any difficult situation, I have a friend but I have not asked her for 'GH¢5' before and she has also not asked me for money before. Even this morning she came here. We chat and encouraged each other with the word of God... God said we should not rely on humans."*

Jemila was also scathing of the role of her extended family. *“Five years ago my own brother’s son, who is quite financially sound, promised to take care of my grandchild’s educational needs. Initially he gave GH¢50, since then he hasn’t given any money, so for me I don’t depend on man.”* Yet she maintains close ties with the extended family network support during marriages, births, funerals etc., but maintains that the support is non-monetary. *“As for things like funerals I involve the family. If any of my daughters were to get pregnant I would have to involve them. For such things there are traditional rites involved, and the family is obliged to perform such functions.”*

Jemila explains that when the LEAP first started, she didn’t join the programme as she felt that she was faring well. However, with the decline in her income she approached her assembly man who enrolled her on to the programme. She explains that the process was fairly simple: *“it was very easy, my picture was taken and within two months, I received my card.”*

A.7 Issah

Issah is well known in the neighbourhood. He is popularly known as Mallam for the leadership role he plays in the mosque. He is a regular preacher at the Doodowa mosque every Friday. On my first meeting with Mallam Issah, I was in awe at his eloquence and knowledge about current issues. When I later find out that he is a preacher, its starts to add up. Preachers are known for their speaking ability, perceived to be knowledgeable, and often consulted for opinions on a range of issues. Mallam Issah had strong opinions on issues, and our meetings with him usually took the longest time. Mallam Issah is also one of the elders in his extended family and as such he is obligated to attend social functions. On our fourth visit, for example, he mentioned that he had officiated about six marriage ceremonies in the previous month.

Mallam Issah is 76 years old, and appears very fit and energetic. Our discussions with him were often interrupted by him running up and down the stairs to his room to bring pictures, certificates, newspaper cuttings etc. to illustrate and emphasise points he was making.

Mallam Issah has been living in Community A for 11 years. He lives with his children Aisha, Memuna and Osman, aged 15, 17, and 20 respectively. His grandson Abdul Mumin also lives with him, and has done so since he was six years old. Mallam Issah has acted as Abdul Mumin’s foster parent. This sort of fostering is common among many ethnic groups in northern Ghana. Mallam Issah has other older children who have married and no longer live at home. His oldest son lives in Italy, however he receives no remittances from him as he is in jail. His second son died tragically, five years ago. As he starts to tell us about the incident that led to his demise of his son, his eyes fill with tears and, and Wahab, our research assistant is quick to change the subject.

For Mallam Issah, wellbeing is having all that you need. To this end, Mallam Issah describes two requisites for living well in Asahaiman: money and good health. He explains: *“without money you can’t do much, and without health you can’t get money.”* Later we find that Mallam Issah suffers from a hernia and is in need of an operation, but has been unable to arrange it. He explains that his main problem is lack of money, and the fact

that he still has two dependent children. In comparing his wellbeing to many years ago, he implies that his wellbeing has followed a downward trend.

Mallam Issah rents the two rooms where he currently lives. His son pays the rent. The family sleep in one room. Until few years ago, Mallam Issah had used the second room as his place of work. After he retired (voluntarily) from Ghana Library Board as a security officer, to look after his sick mother, he started sewing as a means of making ends meet. Issah explained that his role as the eldest and only son meant he was obligated to take on this responsibility. Currently this second room stands empty and is used as a storage facility for Mallam Issah's household. It is in this room that some of our discussions with Mallam Issah take place.

Mallam Issah's main source of income is his junior brother who is a judge in Accra. His married daughters are also a source of support for him. Although he worked in a formal sector, he has no pension as he took early retirement. Mallam Issah owns two plots of land in Doodowa, where he spent most of his youth, although he does not earn any rent from them. From his weekly preaching, he gets 10 cedis although he laments that this is not enough to cover his transportation to Doodowa and back. He mentioned that he had been preaching there for 10 years. Apart from his land his other assets are a TV set and radio. Both are very important to Mallam Issah. He explains to us that *"knowledge is power"* and that the TV and radio help him to keep abreast with international and national news.

Much of his income is spent on his children's education: *"I spend all on my children's education. It's the children who spend all the money. I sometimes have to borrow to pay their fees."* All throughout our discussions he stressed the importance of education: *"Education is very important, if you leave your kids with wealth the money will finish, but if you give them education, it stays with them for life."* Issah himself is the most educated of our respondents, he finished Form 4 and is able to read and understand Arabic. He explains that his level of education has earned him the position of a community leader: *"I am one of the leaders in this town, and it be because I am educated. I am able to lead prayers... that's why they called me Mallam. To earn that title is not small."* Although our discussions with him are mostly in Hausa, he frequently switches to English whenever he wanted to drive home a point to us. His English is always punctuated with sophisticated vocabulary, as Wahab described.

The difficulty he faces in paying Aisha's school fees features in many of our discussions with Issah. On our second visit, Mallam Issah tells us he spent 175 cedis on fees for Aisha, an amount which is greater than what he declares to us as his net income for that month. He jokes that *"Ghanaians are like magicians, we spend more than we earn."* He goes on to explain how he regularly received money from people he had advised, supported or prayed for.

On our fourth visit, he stresses again the fact that he must do all that is in his power to ensure that he is able to provide for Aisha, and his ability to do this enhances his wellbeing. On the one hand, as Issah explains: *"Raising a girl is different from raising a boy. For a girl you always have to give her what she wants. You don't want her to be chasing boys to provide her with what she wants. So for the fact that I am able to provide for her, I have my peace of mind."* On the other hand he adds: *"I am a leader in this community. I am a highly respectable man. I pray for and advise others. What would it look like if my own daughter falls to bad company because I have not been able to provide for her?"*

Issah recalls vividly the genesis of the programme in Community A and how he was subsequently enrolled. *“In 2006, during Kuffour’s regime, I heard that the DSW will be coming to help old men like us. It was actually one of my nephews who informed me and took my name. After I joined, I also hoped to get others on to the programme. I was happy I was able to pull others on to the programme. But the money they give is not enough... it’s nonsense, if not for the circumstances I find myself, I wouldn’t take this money.”*

A.8 Talhatu

Talhatu is 82 years old. She lives with her son Abdul Rahman (32), daughter-in-law Memuna (24) and granddaughter, Amidatu (1). She explains to us that to live well, one needs to be healthy.

Talhatu moved to Community C from Tudu some 14 years ago, after she finished building the house she currently lives in. She also owns the previous house in Tudu, from which she currently earns a rental income. In her current house, she also rents two rooms, although she does not want to discuss how much she earns from each room.

In addition to the rental income, Talhatu receives remittances from his son Rahman: *“My son is the saviour of the home.”* Talhatu estimates that she receives 40 cedis from Rahman every week. Talhatu’s son Rahman is the main provider in the household. His wife, Memuna, does not engage in any livelihood activities. This is rare for an able-bodied woman in this context. However, Talhatu explains that: *“In our custom, wives are not supposed to go out. That’s why you can see her sitting at home always.”* What Aysiha refers to is called *Awure kunle* (marriage of seclusion), which is sanctioned by religious and cultural values. This can also be seen in economic terms, that Talhatu’s son Rahman is in an economic position to entirely provide for his wife that she can forgo her earning power. There is of course the likely enhancement of the household’s wellbeing, given the social prestige that is associated to the husband and a wife who is secluded. The latter is probably more relevant in this case. From Rahman’s job as an Arabic teacher, he earns 200 Ghana cedis a month. However Talhatu goes on to explain the pride and joy she feels because his son is a Mallam (title for an Arabic teacher): *“My son is a Mallam which I feel happy about... They call me ‘mallam maame’. I get respected in my community.”*

Talhatu’s food needs are met by her son. The transfers she receives are therefore spent on hospital checkups and the regular off-counter medication she buys to control her blood pressure.

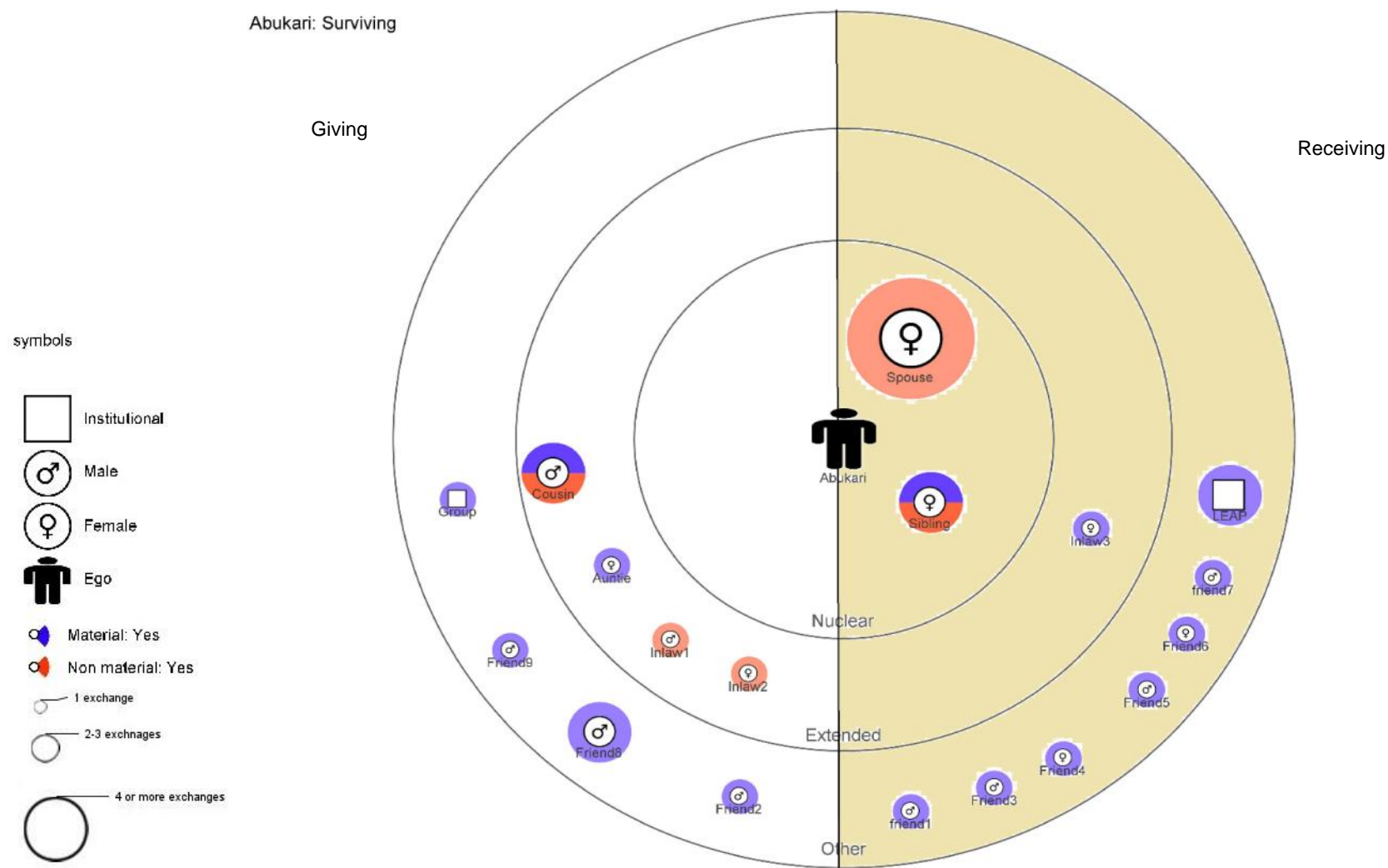
We start our discussion about cash transfer by asking where she thinks the money comes from and she responds: *“It is from a foreign country, they pay it to the government to pay it to us. Our government struggles to pay even salaried workers, how can I expect the government to pay me?”* Her witty response somewhat amuses me. Like most other respondents, Talhatu was informed by the assembly man that the government would be distributing some money to the aged and orphans in the society. She explains that the process was very simple. We asked Talhatu how she feels about the money she received. She replies in an alarmed tone: *“Eiiii, have you worked for somebody to give you that amount? Even if it’s GH¢10 I’m very grateful to God. I always pray for the government. I took the last month’s transfer and this is the remaining amount.”* She shows us the rest of the money tied in the tip of her cloth. The last payment date was a few weeks ago, and I wonder

whether the fact that she has not finished spending the money is indicative of her household's situation that her immediate needs have been met, and that she is able to save a little.

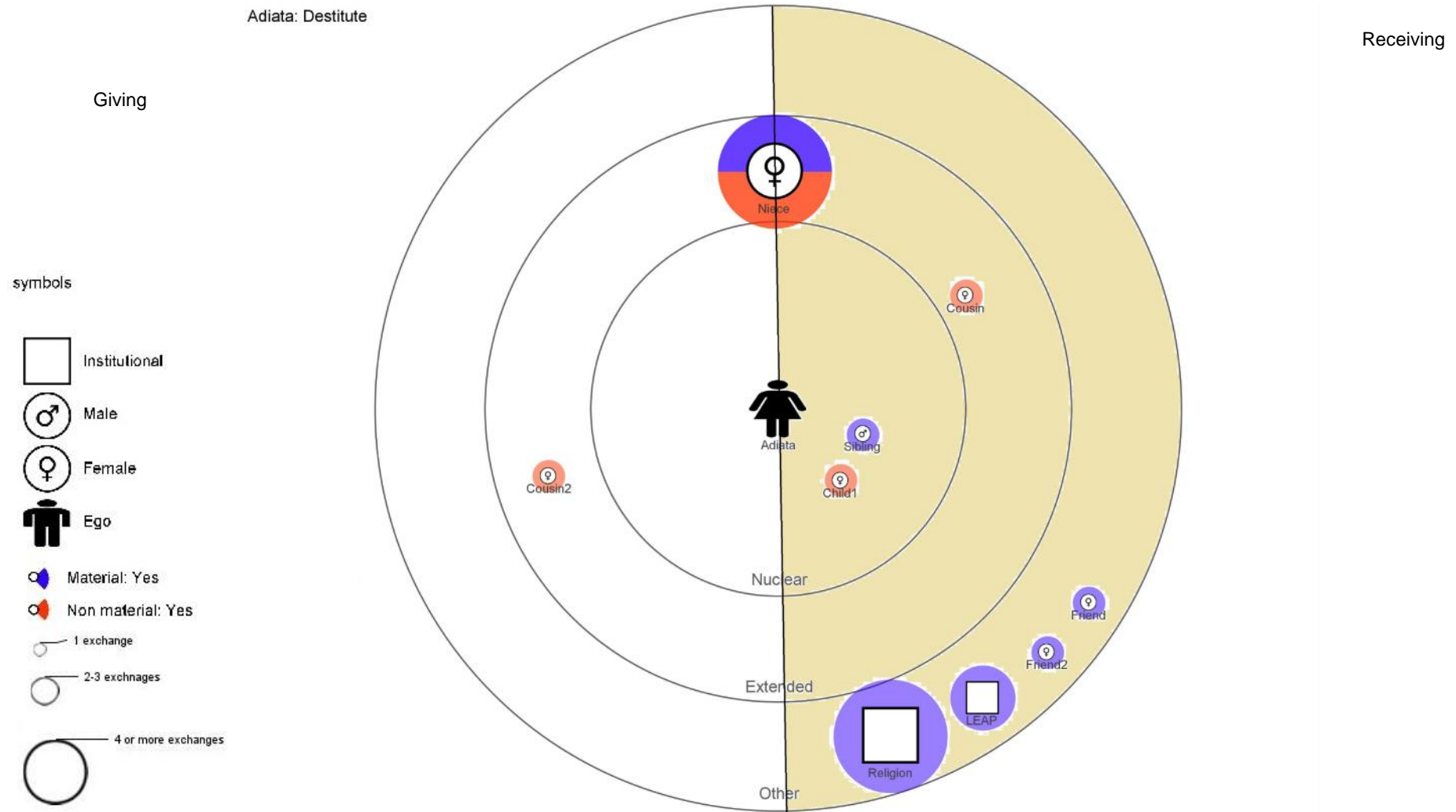
Patrick then provocatively asks if Rahman still provides for Talhatu's needs, even with the transfers: *"Oh no, he doesn't even ask of it [LEAP]. He still gives me what he used to give me only if he has. I gave birth to him so he must also take care of me."* He follows this with yet another provocative question, as to whether Talhatu shares her transfer with his son, and she responds: *"Oh no. It can never be possible. Allah wouldn't allow that!"*

Annex B Support network visualizations

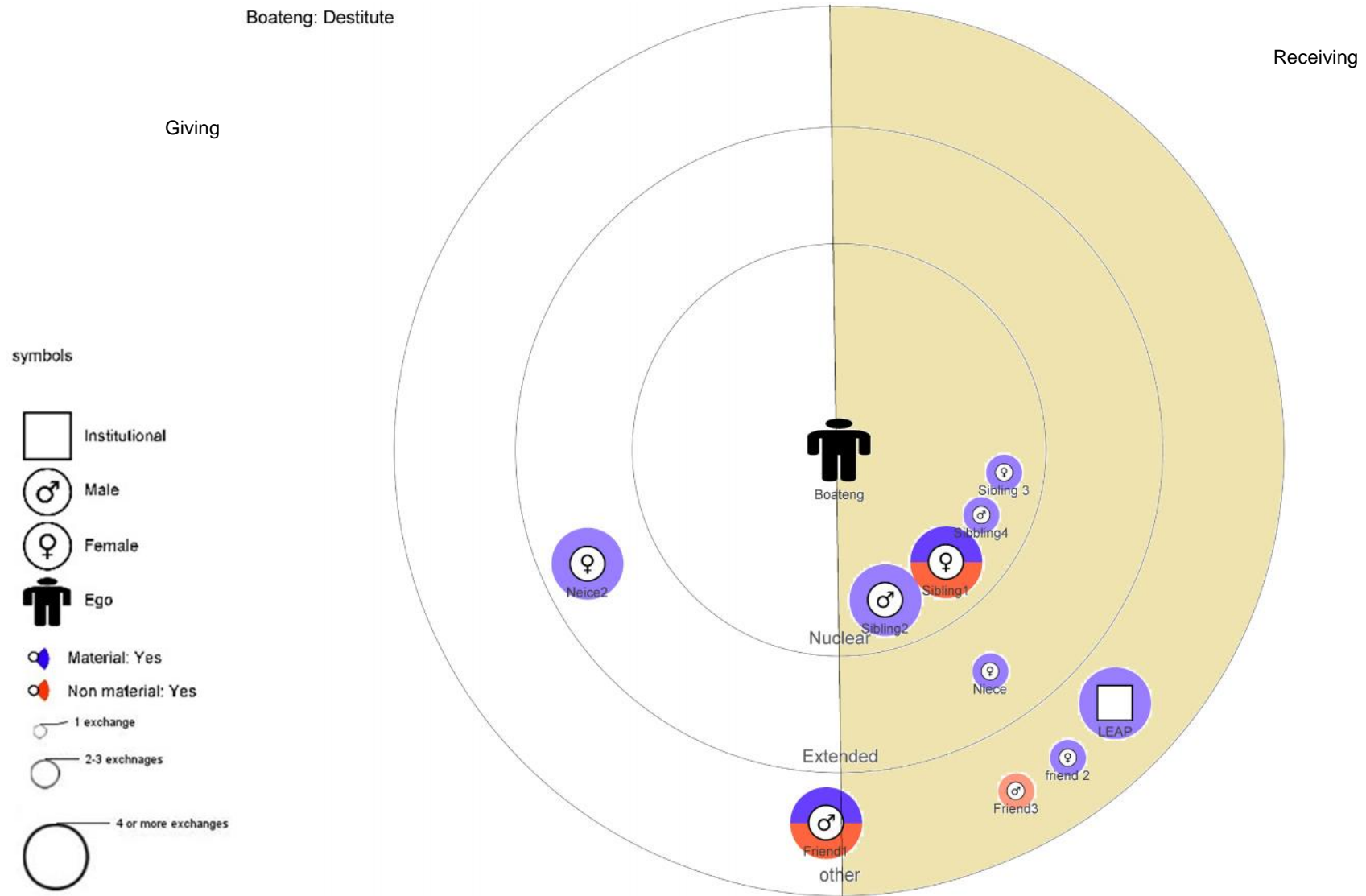
B.1 Abukari



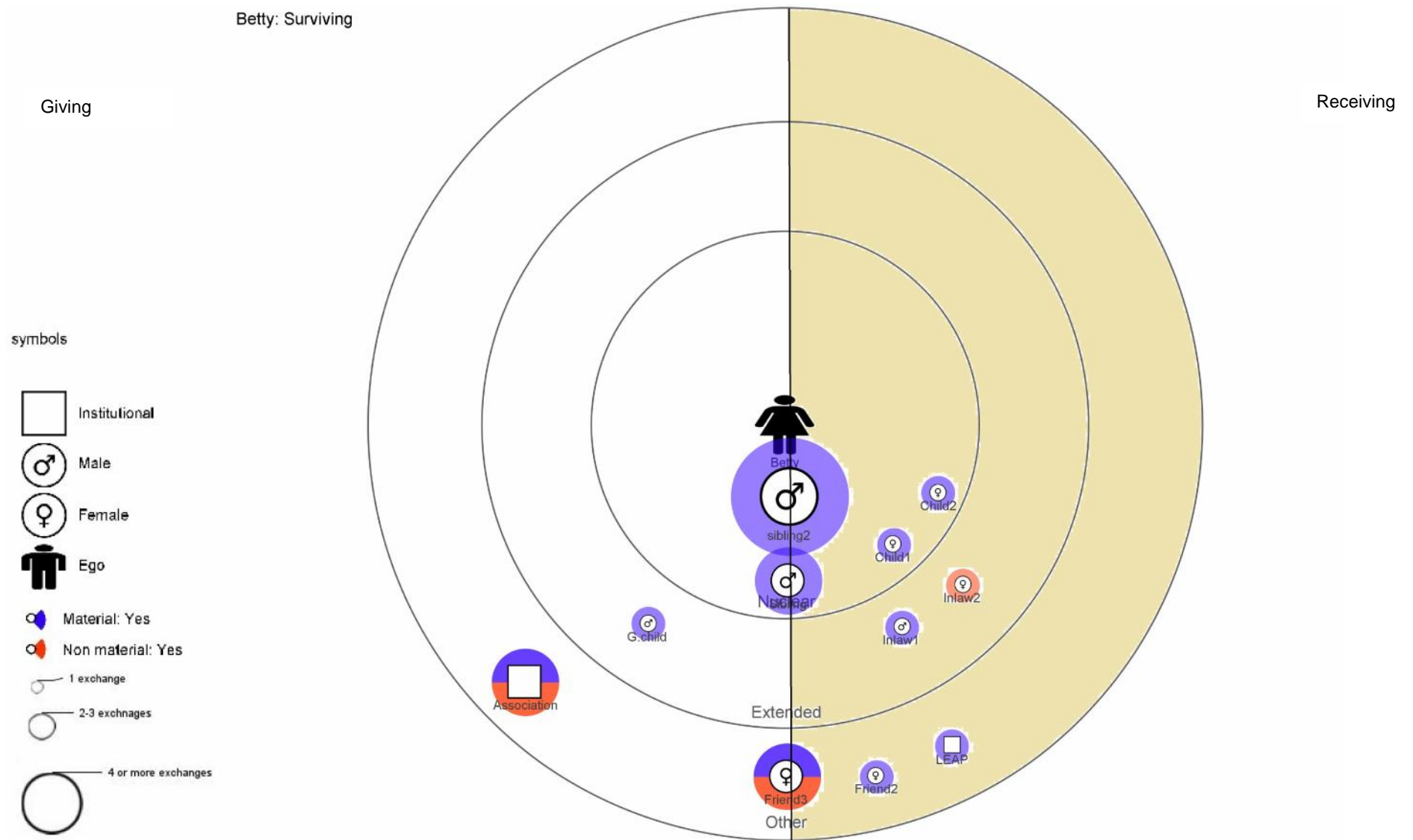
B.2 Adiata



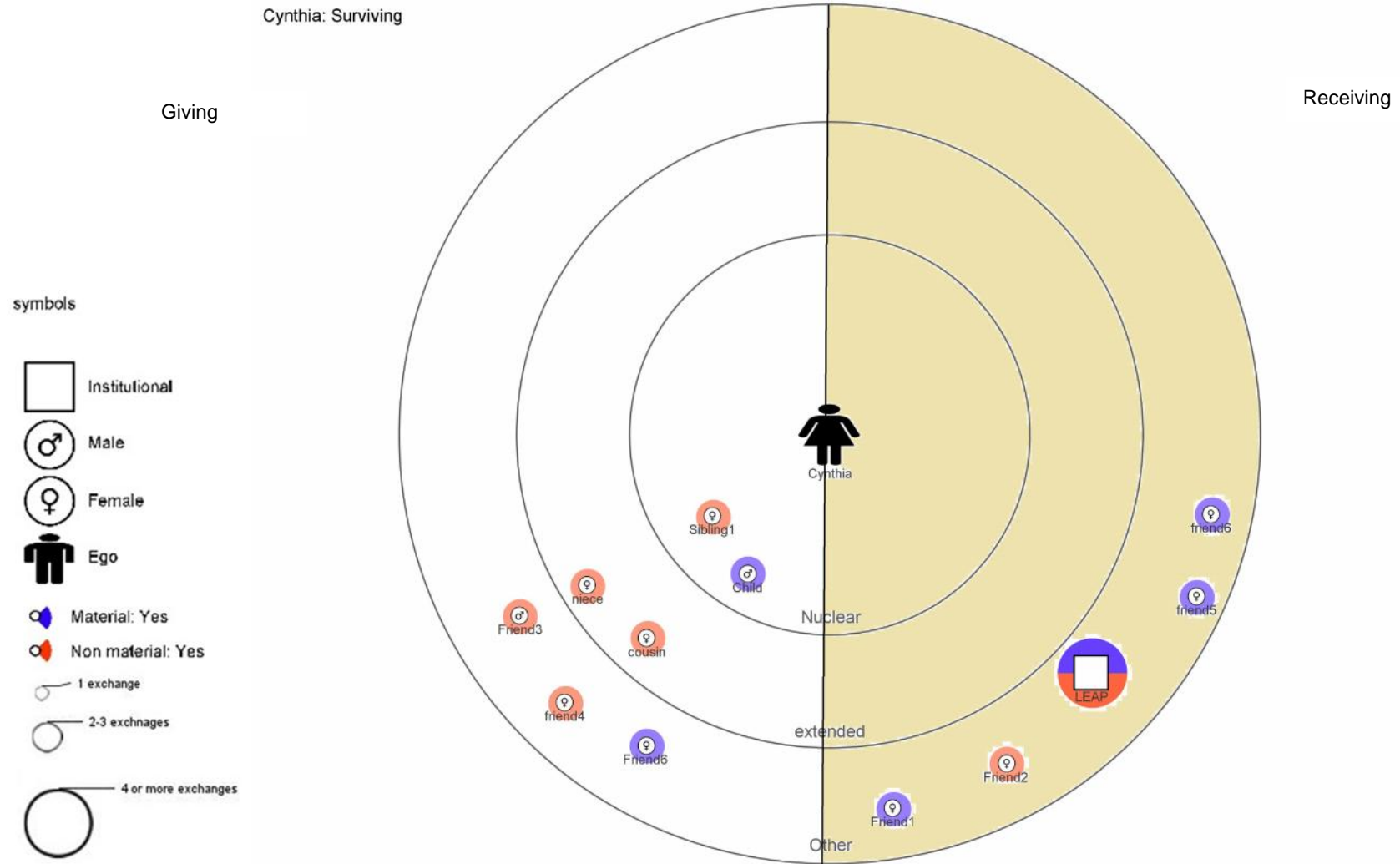
B.3 Boateng



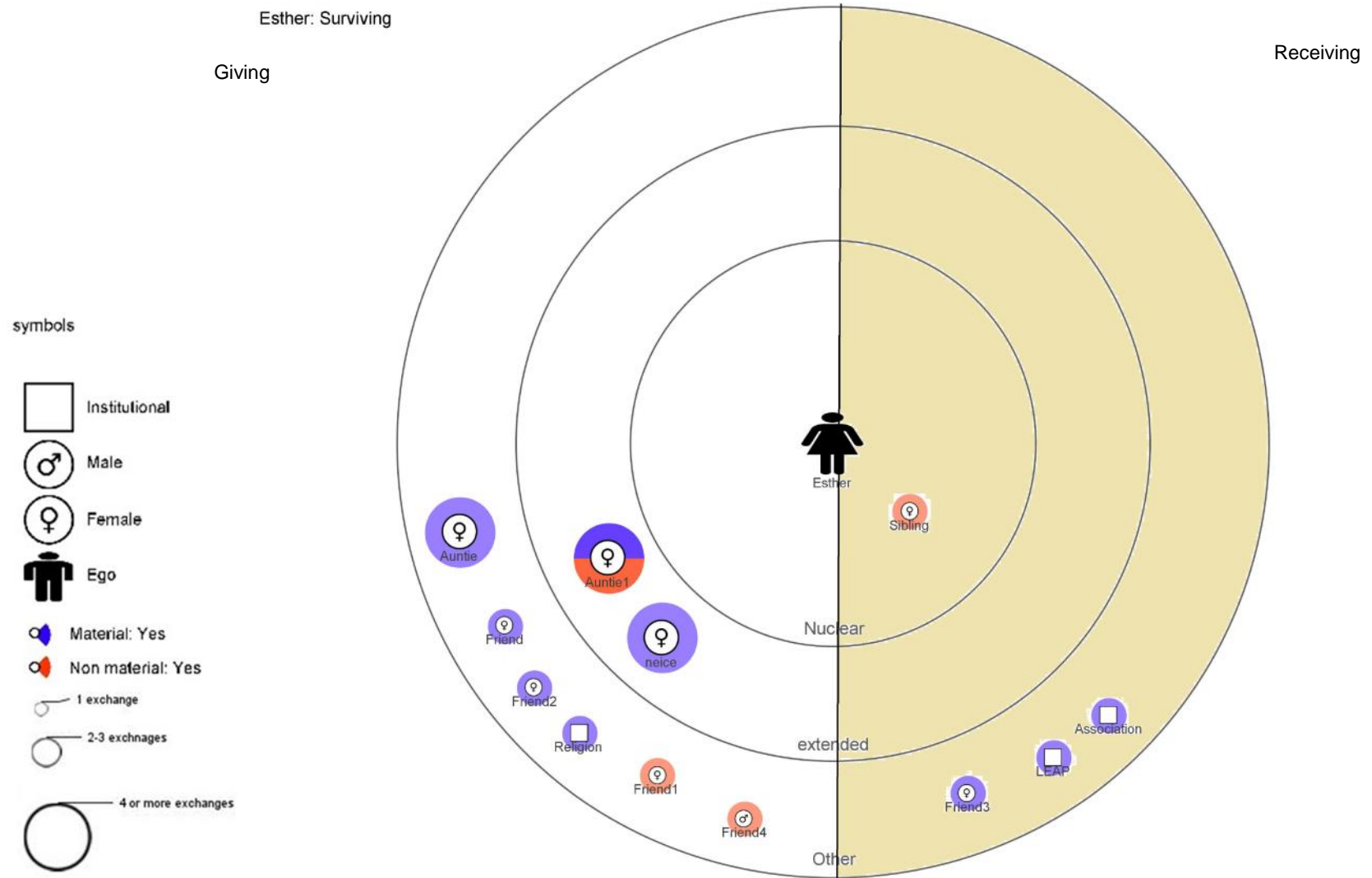
B.4 Betty



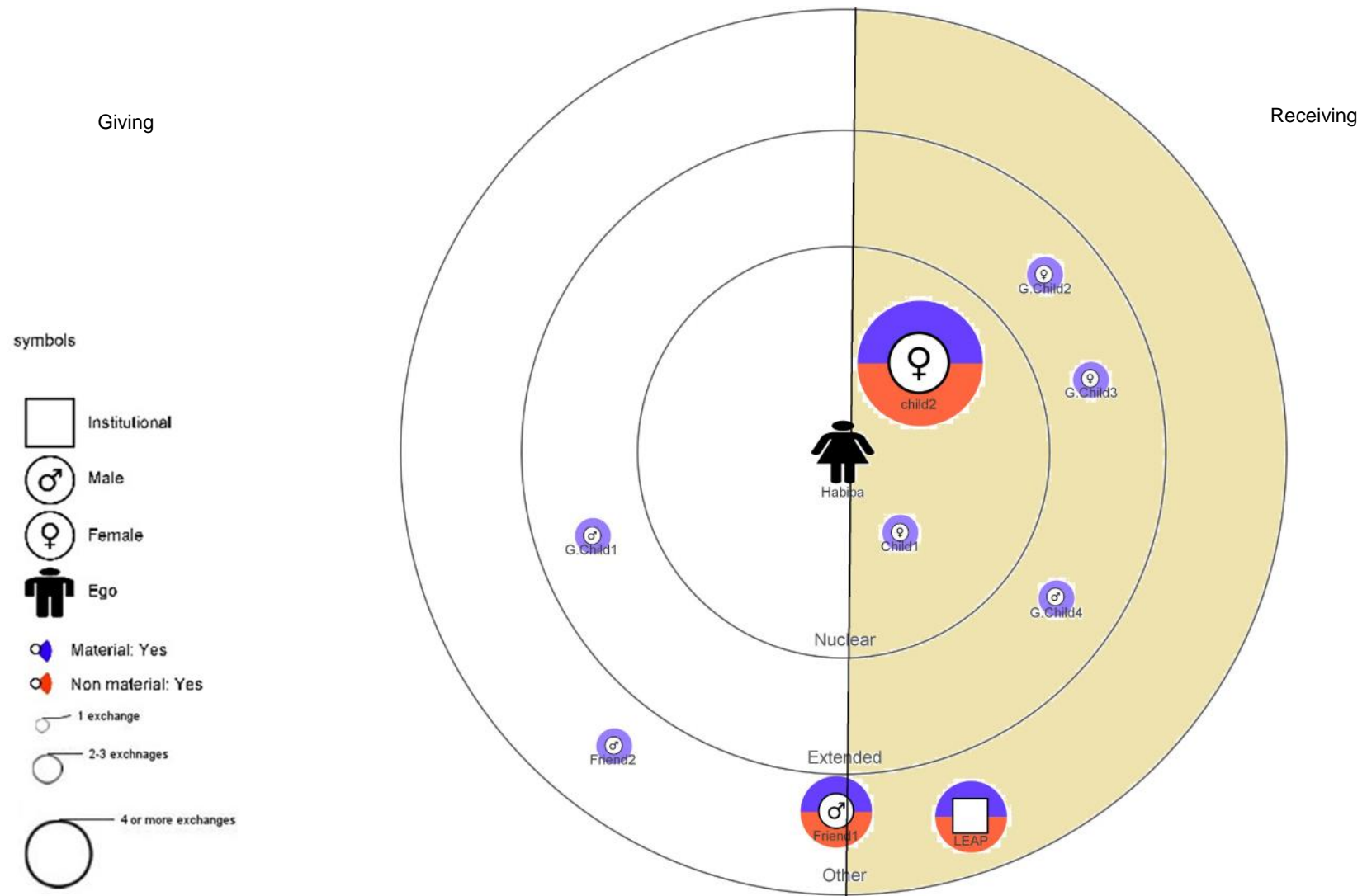
B.5 Cynthia



B.6 Esther



B.7 Habiba

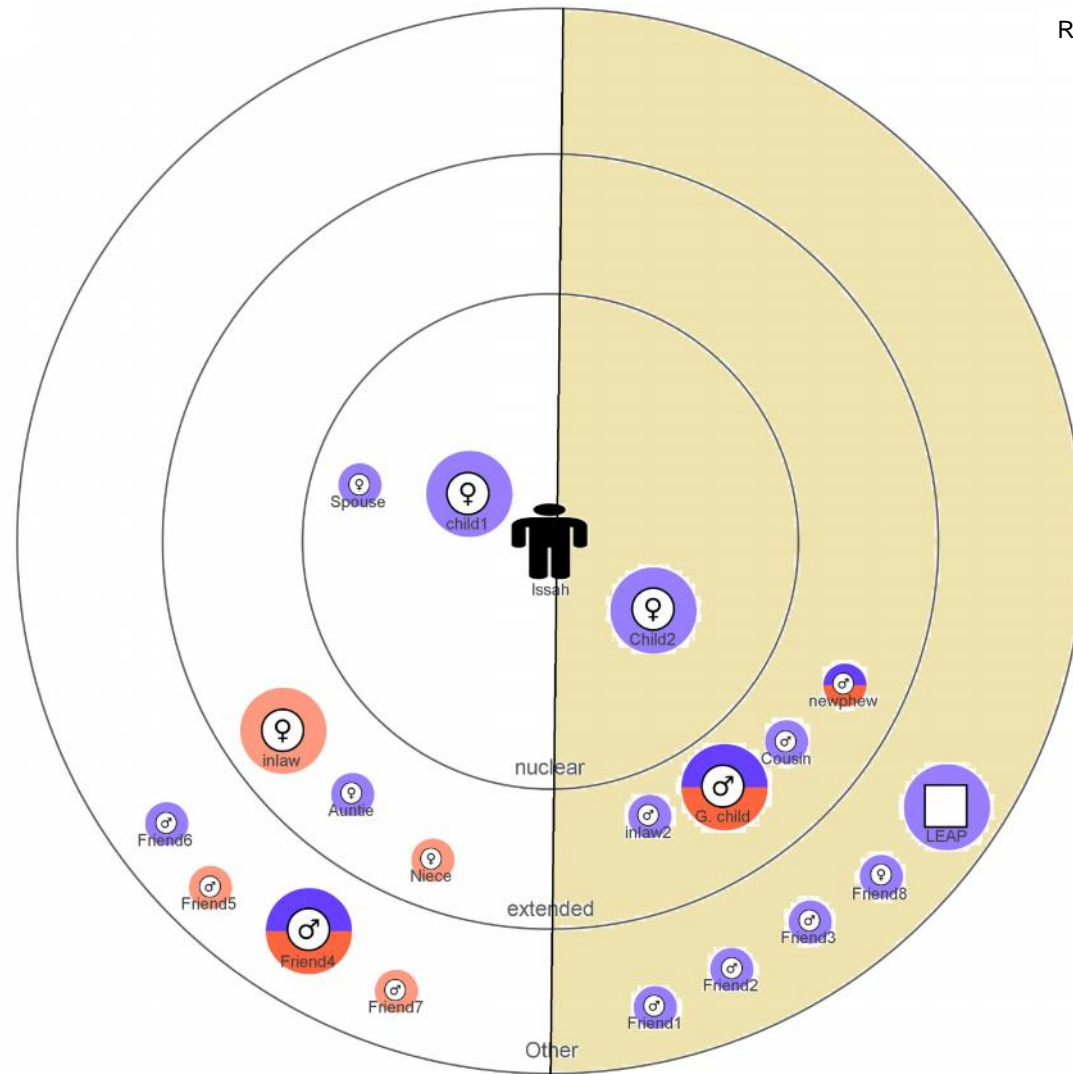


B.8 Issah

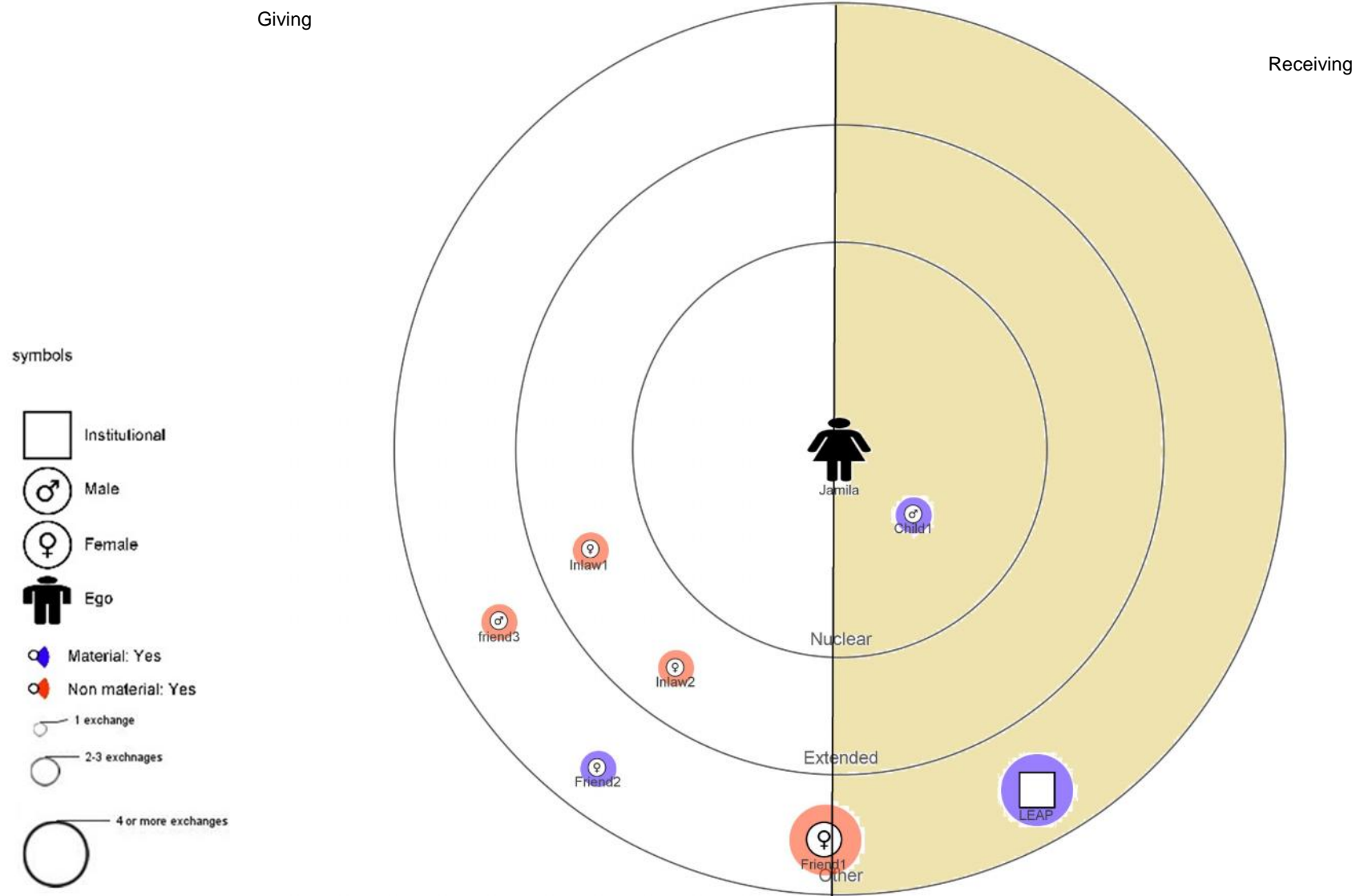
Giving

Receiving

symbols



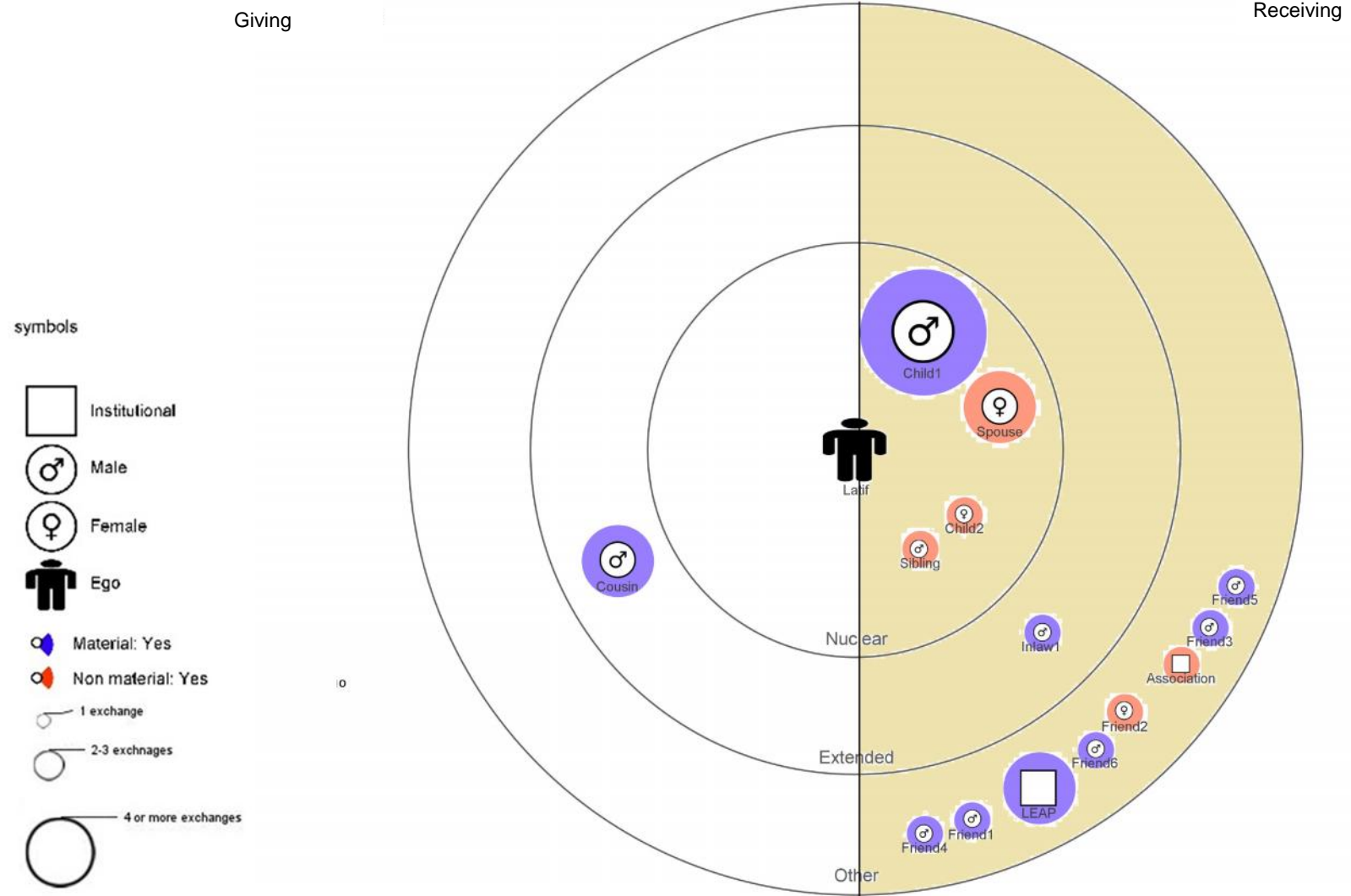
B.9 Jamila



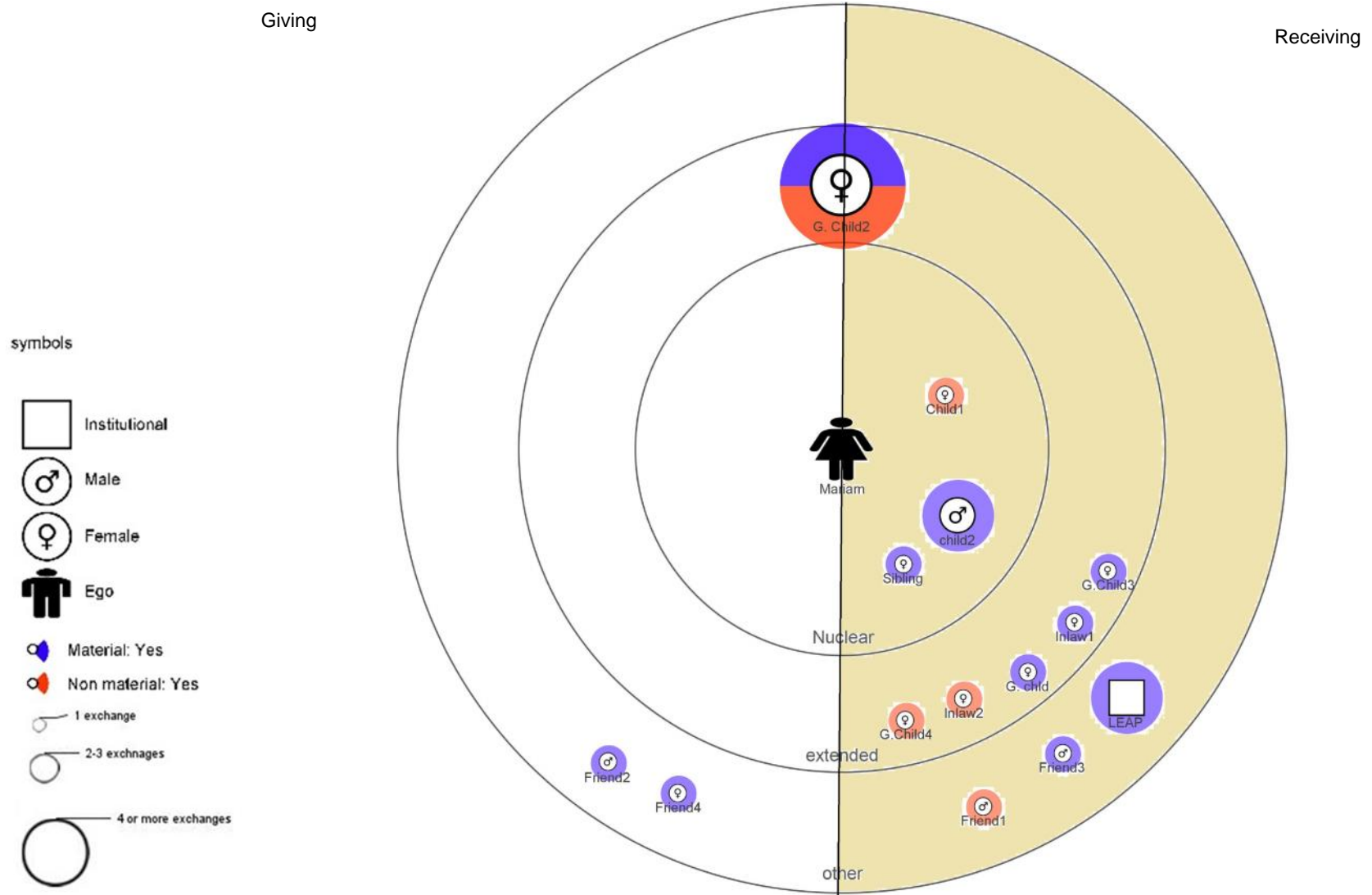
B.10 Korkor



B.11 Latif



B.12 Mariam

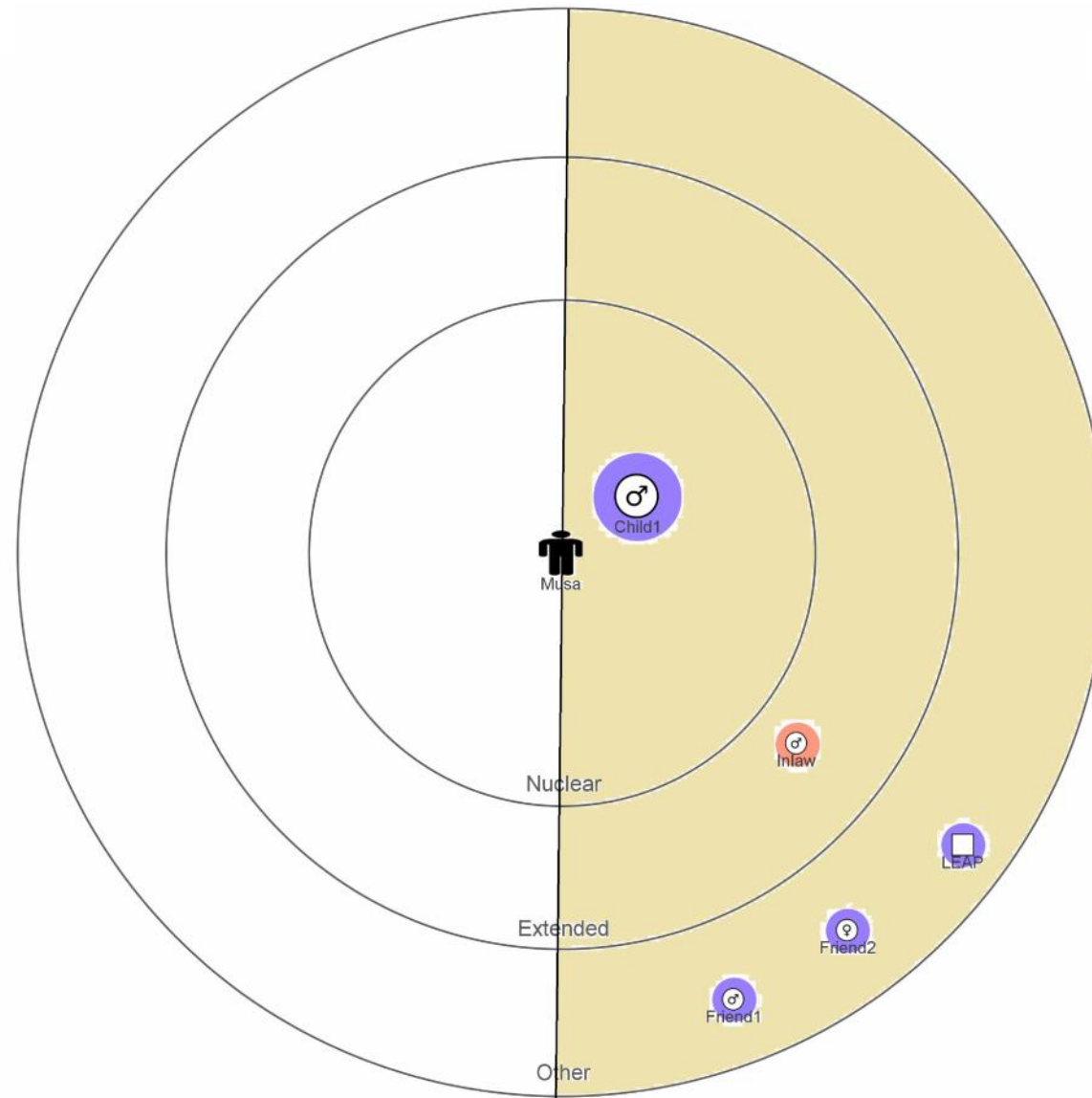


B.13 Musa

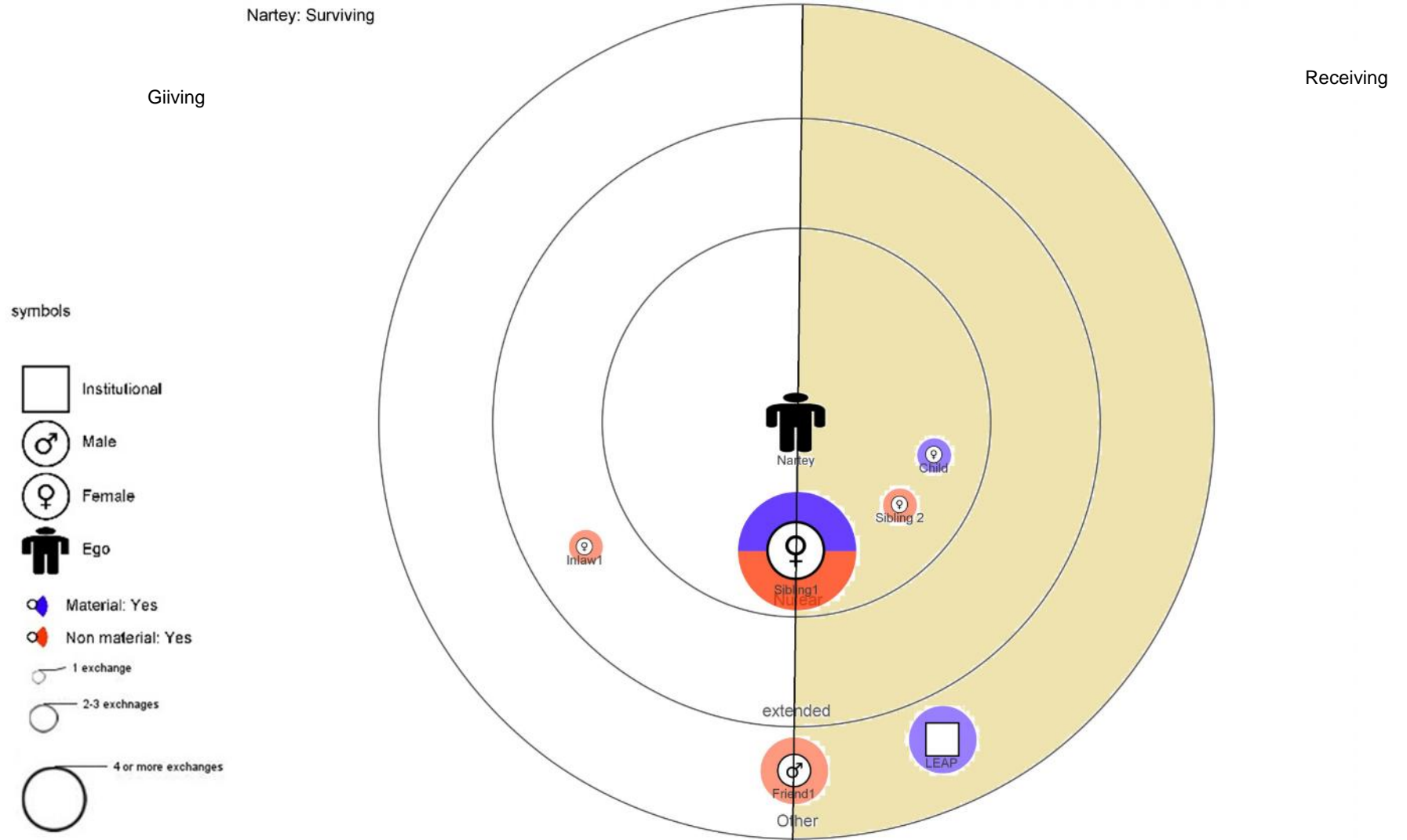
Giving

Receiving

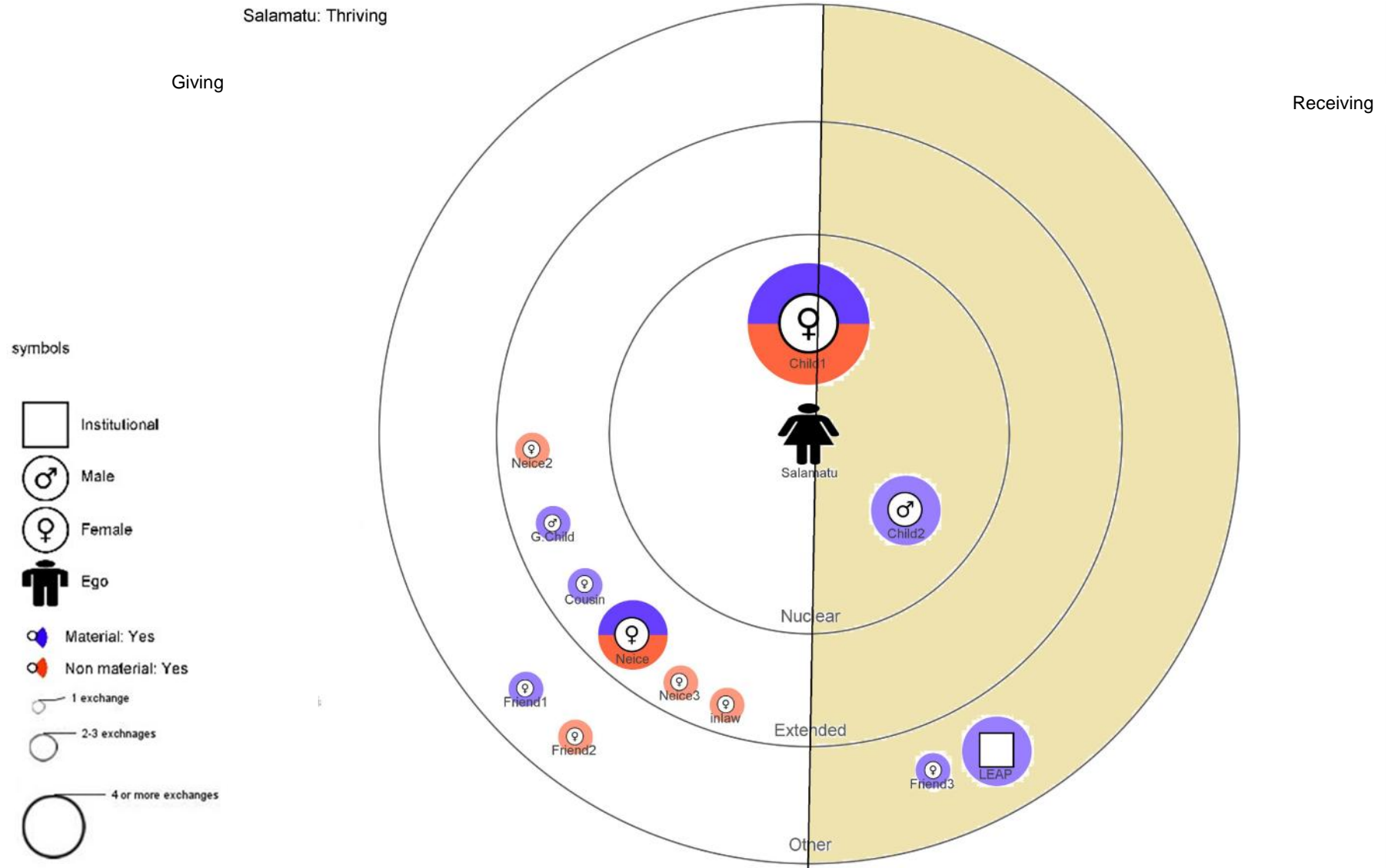
symbols



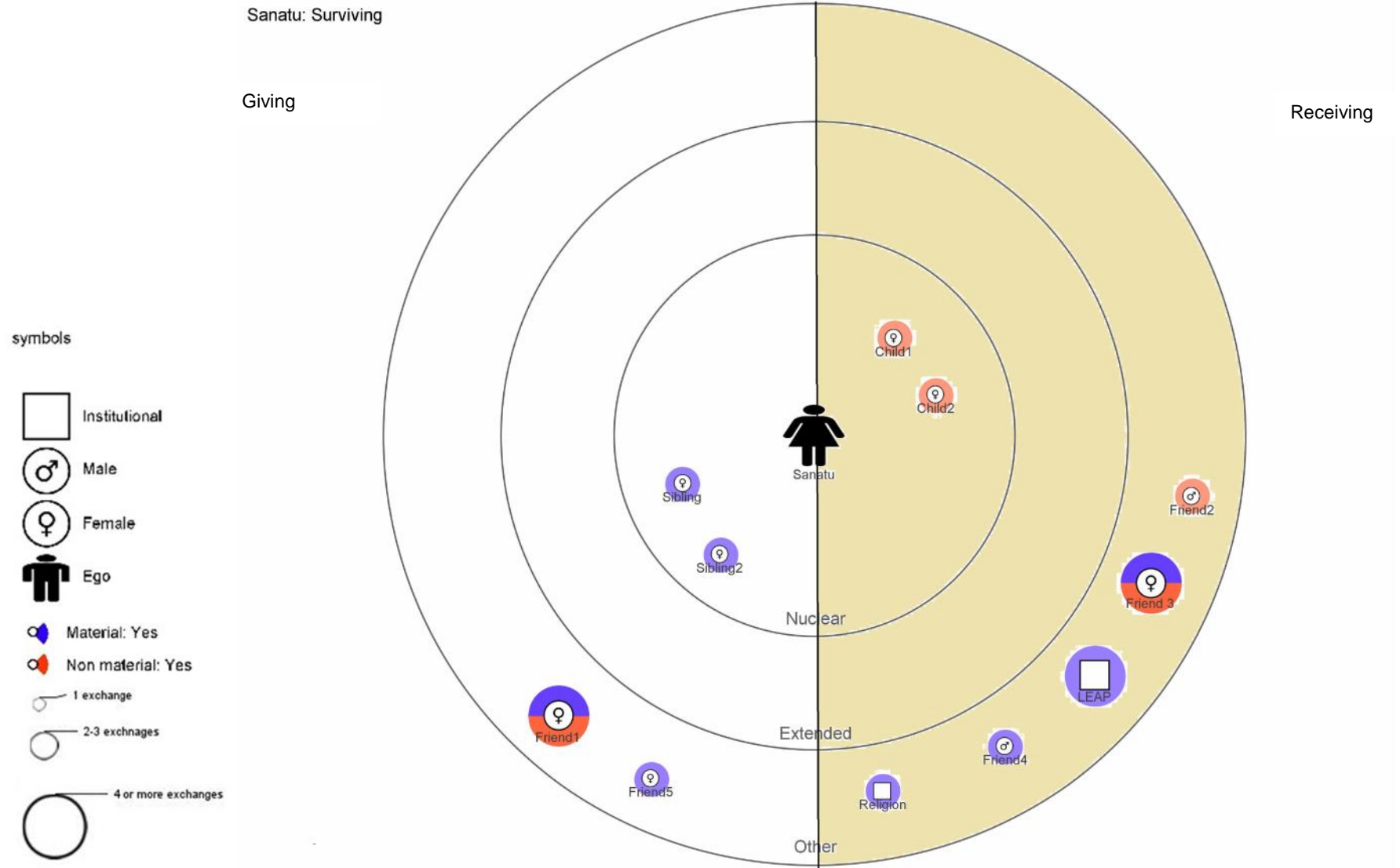
B.14 Nartey



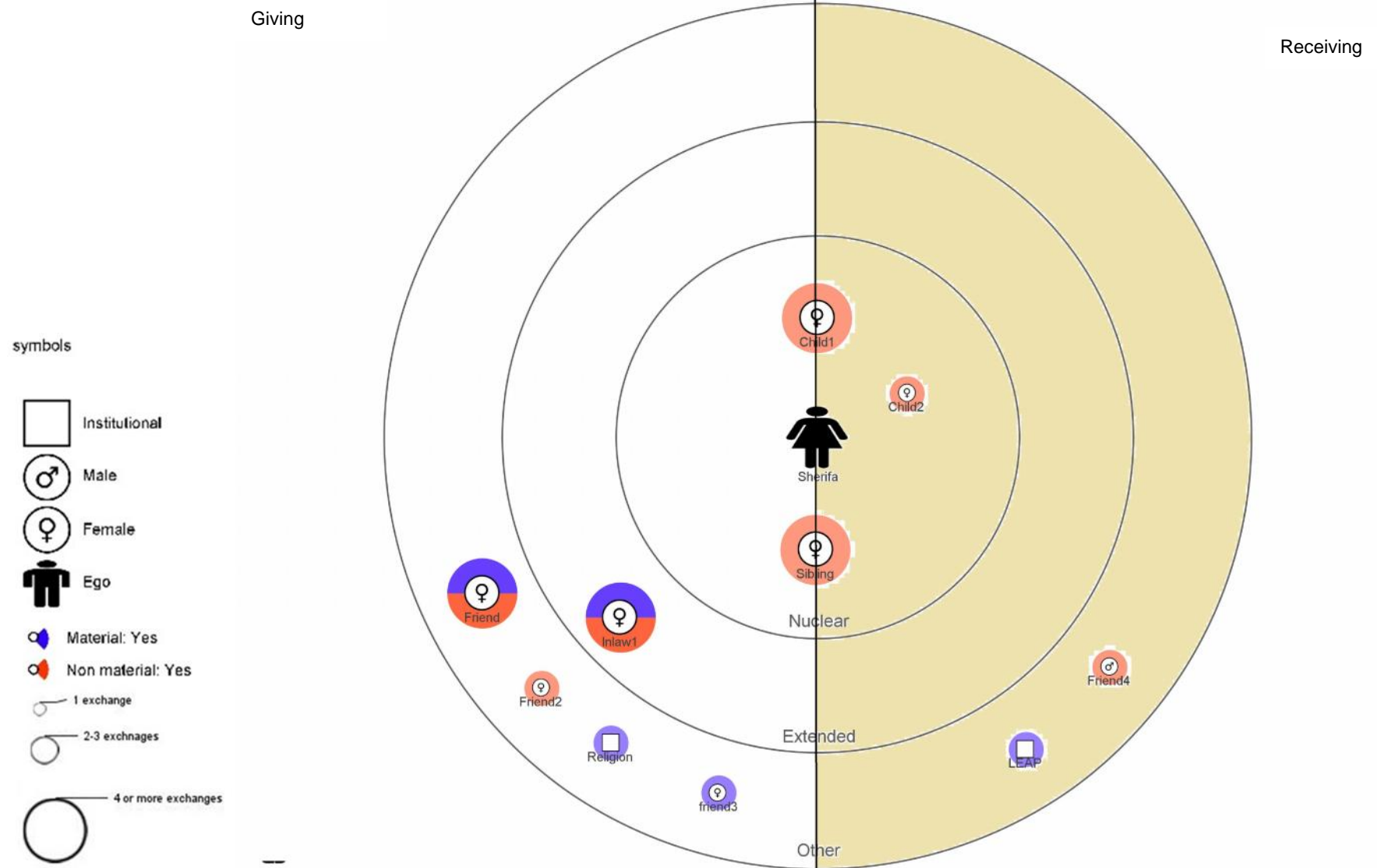
B.15 Salamatu



B.16 Sanatu



B.17 Sherifa



B.18 Talhatu

